

Commonwealth Of Virginia Long Term Care Plan Design

Product Approach	Service Reimbursement Approach <ul style="list-style-type: none"> • Proof of loss is required for reimbursement • Plan reimburses once receipts are received for services rendered
Facility Care Services:	
Nursing Home Hospice Facility Assisted Living Facility	<ul style="list-style-type: none"> • Pays Actual Expenses up to 100% of the Daily Benefit Amount for care received in a licensed nursing facility, licensed hospice facility, or assisted living facility
Community Based Services:	
Home Health Care Benefit	<ul style="list-style-type: none"> • Pays Actual Expenses up to 50% of the Daily Benefit Amount for professional care received at home
Homemaker Services Benefit	<ul style="list-style-type: none"> • Pays Actual Expenses up to 50% of the Daily Benefit Amount for Homemaker Services
Hospice Care Benefit	<ul style="list-style-type: none"> • Pays Actual Expenses up to 50% of the Daily Benefit Amount for Hospice care received at home
Adult Day Care Benefit	<ul style="list-style-type: none"> • Pays Actual Expenses up to 50% of the Daily Benefit Amount for Adult Day Care
Respite Care Benefit	<ul style="list-style-type: none"> • Pays benefits to provide temporary relief to a family member or other informal caregiver • Pays a cash benefit of 50% of the Daily Benefit Amount for 21 days per calendar year • Not subject to the lifetime maximum • Total Daily Benefit can not exceed 100% of the Daily Benefit Amount; however, Respite Benefit may be paid on the same day as other benefits are paid.
Transitional Care Benefit	<p>Cash benefit available:</p> <ul style="list-style-type: none"> • 3X Daily Benefit Amount • Not subject to the lifetime maximum • Paid once in a lifetime <p>Example:</p> <ul style="list-style-type: none"> • If the DBA = \$100, then \$300 (3X DBA) would be paid in cash upon the claimant satisfying the waiting period
Alternate Care Benefit	<ul style="list-style-type: none"> • Pays 100% of actual expenses up to 50% of the Daily Benefit Amount for Alternate Care

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Ongoing Case Management	<ul style="list-style-type: none"> • All services provided at NO COST • Plan offers Information, Referral, and Consultation services • Case managers will develop a voluntary plan of care, provide information on types of facilities and associated costs in particular areas • Aetna has discount arrangements with facilities throughout the country • Unlimited services available
Benefit Eligibility: Activities of Daily Living (ADL) OR Cognitive Impairment	<p>Substantial assistance with 2 of the 6 Activities of Daily Living (Bathing, Dressing, Continence, Transferring, Eating, Toileting)</p> <p style="text-align: center;">OR</p> <p>Deterioration or loss in intellectual capacity. Determined by the need for substantial supervision or verbal cuing by another person in order to protect the insured and others from serious threats to health and safety.</p>
Certification	<p>Certification by a licensed healthcare provider required.</p>
Daily Benefit Amounts	<ul style="list-style-type: none"> • \$75 to \$200
Waiting Period	<ul style="list-style-type: none"> • 90 Days
Single Waiting Period	<ul style="list-style-type: none"> • Yes
Restoration of Benefits	<ul style="list-style-type: none"> • Yes
Inflation	<ul style="list-style-type: none"> • Include schedule of offer every 2 years.
Bed Reservation	<ul style="list-style-type: none"> • Coverage is available to hold a bed in a nursing home/assisted living facility for 21 days • Payment would be based on 100% Daily Benefit Amount
Lifetime Max	<p>Options Available: 2 or 5 years</p>
Non-forfeiture	<p>Optional feature - Benefit Bank - allows for permanent Long-Term Care coverage with a reduced lifetime maximum. The reduced lifetime maximum is the sum of all premiums paid at the time of surrender less any claims paid.</p>

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Premiums* are based on:

- the age of the participant at the time of purchase,
- the daily benefit amount the participant chooses,
- the lifetime maximum option the participant chooses, and
- if the participant chooses the Non-forfeiture option (Benefit Bank)

*See the attached premium rate charts.