

**FACTORS TO CONSIDER WHEN REQUESTING
A QUOTE FOR A CT PARTNERSHIP FOR LONG-TERM CARE APPROVED POLICY:**

FACTORS:	RECOMMENDATIONS:
1. Where Benefits Are Provided	Comprehensive policy which includes Home Care & Community-Based Care, Assisted Living Facility, Adult Day Care, Nursing Home.
2. Lifetime Benefit Amount	Total pool of money available to you; pool of money will increase automatically every year based on inflation protection option included with your policy. Recommend purchasing a lifetime benefit amount based on the level of assets you wish to protect.
3. Daily, Weekly or Monthly Benefit Amount	Total daily, weekly or monthly cap of insurance benefits that may be paid for your incurred care expenses. The benefit amount will increase automatically every year according to the inflation option included with your policy. Recommend the home care and nursing home benefit amount be the same. NOTE: THE HIGHER THE BENEFIT AMOUNT THE LESS OUT-OF-POCKET EXPENSES YOU MIGHT INCUR.
4. Inflation Protection Automatic Compounded at 3.5% or greater	Partnership policies must include at least 3.5% compounded. Ask to see premium rates for both 3.5% (if available) and 5%.
5. Elimination Period (or Deductible Period)	When a claim is first filed, this is the amount of days before the insurance company begins to pay insurance benefits; range is from 0 to 100 days (typically 0, 30, 60, 90, 100). Maximum is 100 days.
6. Do any discounts apply?	Ask if any discounts are available to you due to good health, and/or applying as a couple, or if belonging to a particular association or other group.