

GoldenCare - Long-Term Care Product Comparison Grid

| | MUTUAL OF OMAHA MutualCare® Custom Solution | THRIVENT Thrivent LTCi | NATIONAL GUARDIAN LIFE (NGL) EssentialLTC |
|--|--|---|--|
| AM Best Rating | A+ | A++ | A |
| Issue Ages | Ages 30-79 (New York: 30-75) | Ages 18-79 | Ages 40-79 (Age Nearest) |
| Partner/Spouse Discounts | 15% both insured, 5% one insured, plus 15% good health | 20% both insured, 5% one insured, plus 10% good health | Joint Rates based on female rates at older insured's age; Single rates |
| Market Niche | First-Day Cash + Traditional Reimbursement in one policy. All benefits paid on a monthly basis, with client-oriented built-in features & benefits that emphasize flexibility, and can be built to accommodate almost any budget. | Thrivent LTCi is a federally tax-qualified, guaranteed renewable, dividend-eligible product. This benefit-rich traditional LTCi solution is backed by the strength & stability of the world's largest fraternal benefit society. | The EssentialLTC was designed as a stand-alone Long-Term Care insurance policy with riders that encompass all the benefits of a Hybrid/Combo product. Stand-out features include a 10-Pay option, Single Pay option, and the ability to offer Lifetime coverage. |
| Cash Availability | Cash = 25% of Monthly HHC No bills to submit. No Elimination Period | Cash Rider = either 15% Monthly HHC Benefit OR 10% Facility Benefit. Elimination Period must be met. | None; Reimbursement Only |
| Informal Care Provided by Friends & Family | Monthly Cash paid, no bills to submit when partner, friends, family provide care. No EP | Yes, only under the cash benefit. | Excluded unless family member is licensed or a regular employee of an HHC agency. |
| Benefit Dollar Range | \$1,500-\$10,000 (\$50 Increments) | Monthly: \$1,500 to \$15,000 (\$100 Increments) | Daily: \$50 to \$300 (\$10 Increments) |
| Benefit Period or Maximum Policy Amount | \$50,000-\$500,000 (\$500 Increments, equalling between 2.08 and 8.33 years) | 2, 3, 4, 5 or 8 years | 2 and 3 years - Optional Benefit Extension Riders available resulting in 4, 5, 6 year, or Lifetime). |
| Elimination Period Options | 0, 30, 60, 90, 180 or 365 days Calendar Day | 30, 90, or 180 (1 = 7) | 30, 90, 180 days, Service Day |
| Inflation Options | Lifetime: 1% - 5% Compound in .25% increments 10, 15, 20 Year with Buy-Up | Compound: 1%, 2%, 3% or 5%, or Flexible Increase Benefit | 3% Compound or 5% Compound |
| Optional Riders | 0-Day HHC EP Waiver, 200% Prof. HHC, Nonforfeiture, Shared Care, Joint Waiver of Premium, Survivorship, Security (Uninsured Partner), ALF & HHC Options: 50%, 75% Return of Premium Death Benefit (Less Claims): 3x MMB, Death Before Age 65, Death at Any Age | Premium: 10-Pay, Lifetime, Cash Benefit, 0-Day HHC EP Waiver, Non- forfeiture, Shared Care, Survivorship Benefit, Return of Premium Death Benefit Flexible Increase Benefit (compounded annu- ally): either 5% Flexible Increase Benefit, OR Annual Increase Benefit of 1%, 2%, 3% or 5%) | Premium: Single-Pay, 10-Pay, Lifetime, Benefit Extension Riders (extends 3-year to 4, 5, 6 year or Lifetime), First Day HCCS Rider, Shared Benefit Amount, Limited Return of Premium (ROP), Limited ROP with Optional Policy Surrender Facility-Only or Comprehensive, Nonforfeiture |
| State Availability (Benefits & Options may vary by state) | Custom Solution Plan Available In All 50 States <i>Older Pricing & Benefit Structure Applies In:</i> CA, DE, FL, HI, MT, ND, NJ, NY, SD | All States Except: NY | EssentialLTC Available In All States Except: MT, NY <i>Older Pricing & Benefit Structure Applies In:</i> AZ, CA, CT, DC, DE, FL, HI, IN, ND, NJ, SD |