

**Did
You
Know ?**

AssurityBalance LTCI offers two Indemnity Benefit Rider options when selecting a Comprehensive policy.

Many long-term care insurers pay benefits on a reimbursement basis, which means once benefits are triggered, the long-term care policy will reimburse the insured up to the Daily Benefit Amount selected within the policy, for each date an eligible service is received.

AssurityBalance LTCI Indemnity Benefit Riders

Adding an indemnity rider to the policy may allow more control over your care when compared to a reimbursement policy. When the indemnity rider is included for facility and home and community based services, the long-term care insurance policy will simply pay the full Daily Benefit Amount selected within the policy for each date an eligible service is received.

Assurity's LTCI offers two Indemnity Benefit rider options:

Facility Care Only Indemnity Rider

With the Facility Care Only Indemnity Rider, once benefits are triggered, the long-term care policy will pay the full Daily Benefit Amount selected within the policy for each day Facility Care (*Nursing Facility or Assisted Living Facility*) services are received, regardless of the actual charges.

Facility and Home and Community Based Care (HCBC) Indemnity Benefit Rider

With the Facility and HCBC Indemnity Benefit Rider, once benefits are triggered, the long-term care policy will pay the full Daily Benefit Amount selected within the policy for each day Facility Care (*Nursing Facility or Assisted Living Facility*) or HCBC (*Adult Day Care, Home Health Care and Hospice Care*) services are received, regardless of the actual charges.

Getting the Most Out of the Policy

Both Facility Care Only Indemnity or Facility and HCBC Indemnity Benefit riders address an underlying concern of purchasing long-term care – to receive maximum benefits regardless of actual expenses.

Protect Your Clients with an AssurityBalance Indemnity Policy

When purchased, an indemnity policy may provide more flexibility for your clients.

The following provides an example of an Assurity-Balance LTCI policy including a \$300 Daily Benefit Amount. Please note, a reimbursement policy will only pay for the cost of care (up to Daily Benefit Amount available) for each date an eligible service is received, while an Indemnified policy will pay the full Daily Benefit Amount available for each date an eligible service is received.

Date of Service	Cost of Care	Reimbursement Benefits	Indemnity Benefits
1st	\$150	\$150	\$300
4th	\$80	\$80	\$300
7th	\$150	\$150	\$300
10th	\$100	\$100	\$300
13th	\$150	\$150	\$300
16th	\$100	\$100	\$300
19th	\$150	\$150	\$300
22nd	\$150	\$150	\$300
25th	\$200	\$200	\$300
28th	\$200	\$200	\$300
10 days	\$1,430	\$1,430	\$3,000

Policy Form No. AL2100P et al., is underwritten by Assurity Life Insurance Company, Lincoln, Neb. Policy availability, features and rates may vary by state.

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Long Term Care Administrative Office
PO Box 4243 • Woodland Hills, CA 91365-4243
(888) 505-3980