



## Comparison of Long-Term Care Insurance Policies

There are many dollar amounts and policy provisions to consider when choosing a long-term care insurance policy. Comparing several different policies multiplies the number of things to keep track of. This worksheet, used alongside the "Buyer's Guide to Long-Term Care Insurance," can help you manage the information.

For each policy or version of a policy you list at the top of the worksheet, fill in the boxes below it with information that corresponds to the policy provisions listed along the left side. Some boxes require only a simple X, indicating that the policy has a certain provision; some require a dollar amount; others require the name of a specific type of provision. Once you've entered all the information on each policy that you and your parents are considering, the worksheet can help you see more clearly the pluses and minuses of each policy, and how they stack up against each other.

	Policy Provider 1	Policy Provider 2	Policy Provider 3	Policy Provider 4
<b>Qualified Long-Term Care Insurance with tax breaks</b>				
<b>State partnership policy</b>				
<b>Company rating</b>				
<b>Initial premium</b>				
<b>Type of premium increase</b>				
<b>Premium waiver</b>				
<b>Nursing facility benefit (\$\$)</b>				
<b>Home care benefit (\$\$)</b>				
<b>Assisted living benefit (\$\$)</b>				
<b>Independent caregiver benefits [Yes/No]</b>				
<b>Type of inflation protection</b>				
<b>Benefit period</b>				
<b>Flexible pay-out</b>				
<b>Coverage exclusions</b>				
<b>Benefit trigger: Number of ADLs (Activities of Daily Living) required</b>				
<b>Benefit trigger: Medically necessary due to illness or injury [Yes/No]</b>				
<b>Refund provisions</b>				