



NYS Partnership for Long-Term Care

Policy Benefits

Core benefits

These benefits must be offered by **all** participating insurers as part of **all** plans.

This information is current as of the date at the lower right hand margin. Please check the Partnership web site for the most current information.

www.nyspltc.org

- Nursing home care
- Home care
 - Home health care
 - Personal care
 - Assisted living care
 - Skilled nursing care
 - Adult day care
 - Nursing home care
- Residential care facility (assisted living including room and board)*
- Respite care (14 Nursing home equivalent days per year)
- Care management (2 days of long-term care planning services by a professional)
- Alternate level of care
- Nursing home bed reservation (20 days per year)
- Hospice care
- Inflation protection equal to 5% compounded annually

*available with Total Asset 100 and Dollar for Dollar 100

Optional benefits

These benefits may be in addition to the core benefits and may increase the premium costs.

- Waiver of premium
- Combined home care benefit
- Independent provider benefit
- Non-licensed/non-certified provider benefit (not offered as part of the Dollar for Dollar 50 and Total Asset 50 policies)



Minimum
Policy
Duration

Maximum
Policy
Duration

Minimum
Daily
Benefit
Allowances
(2008)

Home
Care
Benefit

Maximum
Elimination
Period

Total Asset Protection

Total Asset 50 3/6/50	3 years Nursing Home Care or 6 years of Home Care *	Unlimited	NH = \$208 HC = \$104	Home care DBA is 50% of the Nursing Home Care DBA (Daily benefit allowance)	100 days
Total Asset 100 4/4/100	4 years Nursing Home Care, 4 years Home Care, or 4 years Residential Care Facility	Unlimited	NH = \$208 HC = \$208 RCF = \$208	Home care DBA is equal to the Nursing Home DBA (Daily benefit allowance)	100 days

Dollar for Dollar Asset Protection

Dollar for Dollar 50 1.5/3/50	1.5 years Nursing Home Care or 3 years Home Care *	2.5 years Nursing Home Care or 5 years Home Care	NH = \$208 HC = \$104	Home care DBA is 50% of the Nursing Home Care DBA (Daily benefit allowance)	60 days
Dollar for Dollar 100 2/2/100	2 years Nursing Home Care, 2 years Home Care, or 2 years Residential Care Facility	2.5 years Nursing Home Care, or Home Care, or Residential Care Facility	NH = \$208 HC = \$208 RCF = \$208	Home care DBA is equal to the Nursing Home DBA (Daily benefit allowance)	60 days

* Two Home Care days are equal to one Nursing Home day.