

Policy Benefits

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

www.nyspltc.org
or call
1-866-950-PLAN



Core Benefits

These benefits are included in all Partnership plans:

- Nursing home care
- Home care
 - Home health care
 - Personal care
 - Assisted living care
 - Skilled nursing care
 - Adult day care
- 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

This benefit is offered with Total Asset 100 and Dollar for Dollar 100 policies only:

- Residential care facility (assisted living including room and board))

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 Amounts for 2011	Maximum Elimination Period
Total Asset Protection	Total Asset 50 3/6/50	3 years Nursing Home Care <i>or</i> 6 years of Home Care*	Unlimited	Nursing Home Care \$ 241 Home Care \$ 121	100 days
	Total Asset 100 4/4/100	4 years Nursing Home Care, 4 years Home Care <i>or</i> 4 years of Residential Care Facility	Unlimited	Nursing Home \$ 241 Home Care \$ 241 Residential Care Facility \$ 241	
Dollar for Dollar Asset Protection	Dollar for Dollar 50 1.5/3/50	1.5 years Nursing Home Care <i>or</i> 3 years Home Care*	2.5 years Nursing Home Care or 5 years Home Care*	Nursing Home Care \$ 241 Home Care \$ 121	60 days
	Dollar for Dollar 100 2/2/100	2 years Nursing Home Care, 2 years Home Care <i>or</i> 2 years of Residential Care Facility	2.5 years Nursing Home Care or 2.5 years Home Care*	Nursing Home \$ 241 Home Care \$ 241 Residential Care Facility \$ 241	

* Two Home Care days equal one Nursing Home Care day for the duration count.