

Build Your TransCare® II Policy

Selecting the benefits that best meet your personal situation is critical to achieving your insurance goals. Make

Home Care and Adult Day Care Benefit

Let's face it – people may want to receive their care at home. That's why TransCare® II has maximized the Home Care and

Long Term Care Facility Benefit

You may not want to think about it, but you may reach a time when a Long Term Care Facility will provide the best care for your needs. After satisfying the Elimination Period, TransCare® II will pay for your out of pocket expenses, up to your Maximum Daily Benefit, for room, board and Qualified

Waiver of Premium Benefits

Because you may not be able to work or your finances may be unavailable during a long term care need, TransCare® II has built in Waiver of Premium Benefits. With the Waiver of Premium Benefits, you will no longer have to pay your premiums

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Optional Benefits – You Can Truly Customize Your Policy

The following benefits are available as optional add-ons to your policy:

Shared Care Bene fit Rider

Joint Waiver of Premium Rider | Additional premium required.

When one member of a couple needs care, financial resources may be strained. The Joint Waiver of Premium ensures that when one member of the couple becomes eligible for the Waiver of Premium Benefit, both members have their premiums waived. This may allow the healthy member to devote more to the one in need of care. We will stop waving premium when your spouse/partner no longer qualifies for the Waiver of Premium Benefit.

ends and children who often fi

Discounts

We have made buying TransCare ®

General Exclusions and Limitations

This Policy and any Rider(s) or Endorsement(s) attached to it will not pay benefits when you are eligible for confinement, care or services:

- (1) resulting from alcoholism or drug addiction, unless as a result of medication prescribed by a Physician;
- (2) resulting from or arising out of attempted suicide or intentionally self-inflicted injury;
- (3) due to participation in a felony, riot or insurrection;
- (4) for which no charge is normally made in the absence of insurance;
- (5) received outside the fi

