

The Pacific PremierCare®Choice 100 is a whole life insurance policy with long-term care (LTC) benefits tailored for Florida residents, allowing for a one-time premium payment that guarantees immediate benefits, including long-term care, return of premium, or death proceeds. Coverage encompasses various services such as home and community care, assisted living, and nursing home care, with LTC benefits subject to monthly maximums that may be reduced by any policy distributions, including loans or terminal illness benefits. To access LTC benefits, the policyholder must certify their chronic illness through a licensed healthcare practitioner, with an elimination period ranging from 0 to 90 days based on policy elections. The policy offers a Couples Discount for those in a state-sanctioned marriage or domestic partnership and provides tax-free benefits for LTC and death proceeds, contingent on certain conditions. Care coordination services are included at no extra cost to assist policyholders in navigating claims and finding eligible care providers. However, there are exclusions and limitations, such as services rendered by immediate family members, care provided without charge in the absence of insurance, and care received outside the United States. Benefits are also excluded for conditions arising from suicide attempts, drug addiction, or illegal activities. To keep the policy active, premiums must be paid punctually, with a 61-day grace period before a lapse occurs. The policy is marketed through independent life insurance producers, and potential policyholders are encouraged to request personalized quotes for specific details. Benefits will not be paid if the Accelerated Benefit Rider (ABR) and the Extended Benefit Riders (EBR) for Long-Term Care are inactive. A pre-existing condition is defined as any condition for which medical advice or treatment was sought within six months prior to the Policy Date; claims will not be reduced or denied for disclosed pre-existing conditions, but losses related to undisclosed pre-existing conditions occurring within six months of the Policy Date will not be covered.