

TransCareOptions®

Some Plan Highlights:

Eligibility:	<i>All full time employees (30 hours/week minimum), spouses, parents, grand-parents, and other relatives.</i>
Underwriting:	<i>Eligible employees will be offered Modified Guaranteed Issue (MGI) underwriting.*</i>
Discounts:	<i>40% Spousal Discount (when both spouses apply for identical benefits) 10% Worksite Discount (based on participation) 10% Preferred Discount (based on health and lifestyle)</i>

Product Highlights:

Maximum Daily Benefit	<i>\$50 to \$200 per day (MGI); Over \$200 to \$400 per day (Full Underwriting).</i>
Benefit Period	<i>3, 4, 5 years (MGI); 6 years and Unlimited (Full Underwriting)</i>
Maximum Benefit	<i>Maximum Benefit = Maximum Daily Benefit x Benefit Period x 365 days.</i>
Alternative Payment Benefit:	<i>This benefit may be used in any way that the Policyholder sees fit. It is equal to 10 times the Maximum Daily Benefit and is paid on a monthly basis.</i>
Elimination Period	<i>0-day, 30-day, 60-day (Full Underwriting), 90-day and 180-day (MGI) (0-day Elimination Period for Home Healthcare and Adult Day Care included)</i>
Optional Benefits (for additional premium):	
Benefit Increase Options (BIO):	<i>Deferred Benefit Increase Option (Automatically included if no other BIO is selected) 3% Compound Benefit Increase Option 5% Compound Benefit Increase Option</i>
Nonforfeiture Benefit	<i>Shortened Benefit Period Option</i>

*The greater of 15 applications or 10% participation required for Modified Guaranteed Issue (MGI). Home Office approval must be obtained before MGI can be offered. Choice of Maximum Daily Benefit amounts, Benefit Periods, Elimination Periods and other policy options are limited with MGI.