



COMPARED TO LONG TERM CARE INSURANCE

| Policy Features | Navigation at Home | Your Policy? |
|--|---|---|
| Waiting period before receiving services? | No waiting period; Eligible for services on day one | <i>Typically, between 30 – 100 days waiting period.</i> |
| How much coverage per day? | Covers the cost of a skilled nursing room at Salemtowne | <i>May not fully cover the cost of care.</i> |
| Lifetime limit paid out? | No lifetime limit. | <i>May have a 3-5 year limit.</i> |
| Inflation protection? | Inflation is built in without an additional cost. | <i>Typically need to buy an additional inflation rider.</i> |
| What type of care is included? | We cover services in all care settings. | <i>Varies based on individual policy.</i> |
| How do I receive services? | One call to your Care Navigator and we are there to help. | <i>After the waiting period, submit a claim including a "Proof of Illness".</i> |
| How sick do I need to be to receive services? | You only need assistance with one (1) Activity of Daily Living. | <i>Show proof that you need assistance with two (2) Activities of Daily Living.</i> |

We encourage you to carefully review your policy for your specific benefits.