

Benefits and Features Worksheet

For your convenience, we've included a benefits and features worksheet to help you make an informed decision if you are shopping around for long term care insurance coverage. This worksheet lists FLTCIP 2.0 benefits and features with a blank column that you can use to note the benefits of another long term care insurance plan (under the Policy 2 column) for a side-by-side comparison. If you need assistance with the worksheet or want financial ratings or other information on competing long term care insurance plans, please call us at **1-800-LTC-FEDS** (1-800-582-3337) (TTY 1-800-843-3557) to speak with one of our Certified Long Term Care Insurance Consultants. These highly trained employees do not work on commission.

You may also visit us online at **www.LTCFEDS.com** for additional information about the FLTCIP or to use our interactive calculators. The premium calculator provides premium quotes based on your age and choice of benefits. The cost of care in your area calculator provides the average cost of care in the city of your choice.

	The Federal Long Term Care Insurance Program	Policy 2*								
Insurance company information										
Company name	John Hancock Life & Health Insurance Company (Sponsored by the U.S. Office of Personnel Management (OPM) Administered by Long Term Care Partners, LLC)									
Is the company licensed in your state?	Yes**	<input type="checkbox"/> Yes <input type="checkbox"/> No								
Rating by insurance rating services***	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"></td> <td style="text-align: center;">John Hancock Life & Health Insurance Company</td> </tr> <tr> <td>A.M. Best Company</td> <td style="text-align: center;">A+</td> </tr> <tr> <td>Standard & Poor's</td> <td style="text-align: center;">AA+</td> </tr> <tr> <td colspan="2" style="text-align: center;">Ratings as of September 15, 2009</td> </tr> </table>		John Hancock Life & Health Insurance Company	A.M. Best Company	A+	Standard & Poor's	AA+	Ratings as of September 15, 2009		
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Ratings as of September 15, 2009										
Coverage										
Reimbursement levels/ covered services	Comprehensive plan <ul style="list-style-type: none"> ▶ Nursing home care and assisted living facility covered up to 100% of the daily benefit amount (DBA) ▶ Home care and adult day care covered up to 100% of DBA ▶ Informal care provided by family members covered up to 100% of DBA with a 500 day maximum lifetime benefit (MLB) ▶ Informal caregivers can be family members who did not normally live in your home at the time you became eligible for benefits. 									
Daily benefit amount (DBA)	Choice of: ▶ \$100 ▶ \$150 ▶ \$200 ▶ \$250 ▶ \$300 ▶ \$350 ▶ \$400 ▶ \$450 DBA choices are in \$50 increments									

* Other companies' policies may have features not included on this worksheet or use different names for their features.

** Individual retail policy options and features may vary by state or may not be available in your state. The Federal Long Term Care Insurance Program is a group program regulated by the Federal Government, and because of this fact, there are no variations in the Program by states.

*** The rating refers only to the overall financial status of the company, and is not a recommendation of the specific policy provisions, rates, or practices of the insurance company.

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Coverage		
Benefit period	Choice of: <ul style="list-style-type: none"> ▶ 2 years (730 days) ▶ 3 years (1,095 days) ▶ 5 years (1,825 days) ▶ Unlimited 	
Inflation protection options	Choice of: <p>The Automatic Compound Inflation Option (ACIO)</p> 4% or 5% compounded annually <ul style="list-style-type: none"> ▶ On each anniversary date of your original effective date (or the effective date you change to this option), your DBA and the remaining portion of your MLB will automatically increase at a rate of 4% or 5% depending upon your selection. <p style="text-align: center;"><i>or</i></p> <p>The Future Purchase Option</p> <ul style="list-style-type: none"> ▶ Every two years, benefits increase with a corresponding increase in premium. The increase in benefits is based on the change in the Department of Labor's Consumer Price Index for All Urban Consumers (CPI-U). You may decline these biennial offers with a written rejection. 	
Stay-at-home benefit	The stay-at-home benefit is payable up to 30 times the DBA. Stay-at-home services include: <ul style="list-style-type: none"> ▶ caregiver training payable up to 7 times the DBA ▶ care planning visits ▶ home modifications ▶ emergency medical response system ▶ durable medical equipment ▶ home safety checks The stay-at-home benefit can be used at any time while you are meeting the benefit eligibility requirements, including during the waiting period. Any benefits paid under this provision will not reduce your MLB.	
Care coordination services	Our care coordinators are licensed health care practitioners who provide the following services at no additional charge to you: <ul style="list-style-type: none"> ▶ provide general information about long term care services ▶ assess and approve your need for long term care services ▶ develop a plan for long term care services ▶ monitor and reassess from time to time the long term care services that you receive ▶ provide access to discounts for services, when available No waiting period requirement	



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Alternate plan of care	An alternate plan of care can be established if the care coordinator approves alternatives to the current plan that are both appropriate for your care and cost effective. It may provide benefits for services or treatment not otherwise covered under the plan. Benefits paid reduce the maximum lifetime benefit (MLB).	
Bed reservations	60 days per calendar year	
Hospice care	Care in a hospice facility or at home covered up to 100% of your DBA No waiting period requirement	
Respite care	<ul style="list-style-type: none"> ▶ Respite care in a nursing home, assisted living facility, or hospice facility ▶ Respite care by a formal or informal caregiver at home ▶ Respite care at an adult day care center Covered up to 30 times the daily benefit amount (DBA) per calendar year No waiting period requirement	
Waiting period	90 calendar days, no incurred expenses required during that time Only needs to be met once during your lifetime	
Benefit triggers	Dependencies in 2 or more of the 6 activities of daily living (ADLs), including standby or hands-on assistance with bathing, dressing, eating, transferring, toileting, and continence due to a loss of functional capacity that is expected to continue for at least 90 days or separate cognitive impairment trigger	
Waiver of premium	You will not have to pay your premium if you are eligible for benefits and have satisfied the waiting period requirement. We will also waive your premium if you are eligible for benefits and receiving hospice care.	
Return of premium upon death	No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Independent third party claims appeal	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Nonforfeiture feature	A contingent nonforfeiture feature that provides paid-up long term care insurance coverage for a shortened benefit period if coverage lapses after an increase in premiums beyond a certain level as specified by the National Association of Insurance Commissioners (NAIC).	
Portability	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Guaranteed renewable	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No

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International benefits	<p>We will pay benefits for covered services you receive outside the United States. When you receive such services, we will pay benefits up to 80% of the benefit amounts shown on your Schedule of Benefits.</p> <p>If your Schedule of Benefits shows that you have a 2, 3, or 5 year benefit period, 80% of your MLB can be used for covered services you receive outside the United States; the remaining 20% will be available for covered services you receive in the United States.</p> <p>If your Schedule of Benefits shows that you have an unlimited benefit period, benefits payable for any covered services you receive outside the United States will be limited to 10 years. For such services, your MLB will be equal to 3,650 days (10 years) times 80% of your daily benefit amount. Your MLB for covered services you receive in the United States will remain unlimited.</p>	
Benefits payable for preexisting conditions	Once you are enrolled and you become eligible for benefits, benefits are payable even if the need for services results from a preexisting condition. There are, however, requirements about when a preexisting condition must be disclosed during the application process.	
Payment options	<ul style="list-style-type: none"> ▶ Payroll or annuity/pension deduction ▶ Automatic bank withdrawal ▶ Direct billing 	
Premium guarantee	<p>Premiums are not guaranteed.</p> <p>Your premium will not change because you get older or your health changes or for any other reason related solely to you. We may only increase your premium if you are among a group of enrollees whose premium is determined to be inadequate. While the group policy is in effect, OPM must approve the change.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Tax-qualified	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Spousal benefits	A spousal discount is built into the group rates to benefit all enrollees; however, the FLTCIP does not offer a "shared care" benefit or separate discount for spouses.	<input type="checkbox"/> Yes <input type="checkbox"/> No
No war exclusion	Coverage under the FLTCIP does not have a war exclusion. As a result, benefits may be payable for conditions due to war or acts of war, declared or undeclared, or service in the armed forces or auxiliary units. There is also no catastrophic coverage limitation.	