Long-Term Care Service Center
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Lanternfield Life & Annuity

Long-Term Care Insurance Policy, Schedule of Benefits

Policy number: LTC-04-2291847

Insured: Lorraine M. Pruitt **Date of birth:** 02/11/1945

Policy date: September 1, 2004 **Age at issue:** 59

Benefits

Benefit	Amount
Nursing facility, daily maximum	$150.00
Assisted living facility, daily maximum	$150.00
Home and community care, daily maximum	$150.00
Benefit period	4 years
Lifetime maximum benefit	$219,000.00
Inflation protection	None

Home care benefits pay the actual charges of a licensed home care organization, up to the daily maximum, for each day on which covered care is received.

Elimination period

90 days of service. Benefits begin after the insured has received covered care on 90 separate days. The days do not have to be consecutive but must fall within a period of 270 days. The elimination period has to be met only once.

When benefits are payable

A licensed health care practitioner must certify that the insured (a) needs substantial hands-on help with at least 2 of the 6 activities of daily living (bathing, dressing, eating, toileting, transferring, continence) for an expected 90 days or more, or (b) needs substantial supervision because of severe cognitive impairment. A plan of care is required and must be renewed every 12 months.

Premium

Item	Amount
Current annual premium (after the 2019 rate increase)	$2,870.00

Waiver of premium. Premiums are waived starting with the first premium due after the elimination period has been met, for as long as benefits are payable. Premiums due before that date must be paid.

This schedule is part of the policy. A companion policy, LTC-04-2291846, issued to Walter E. Pruitt, ended on November 9, 2022.