

SIMPLICITYⁱⁱ EMPLOYER PROGRAM PLAN OVERVIEW

The section below summarizes the benefits available to you under your Simplicityⁱⁱ Employer Program. Following the benefit summaries are brief descriptions of the benefits. Begin by choosing your Cash Benefit Account and one Monthly Cash Benefit that is right for you. If you want to increase your Facility Benefits, choose the optional Enhanced Facility Benefit that corresponds to the Monthly Cash Benefit selected.

CASH BENEFIT ACCOUNT	\$100,000† (1 option)	→ OPTIONAL: Select the EFB amount that corresponds with your chosen Monthly Cash Benefit.
	MONTHLY CASH BENEFIT → Choose: a. \$3,000*	ENHANCED FACILITY BENEFIT → Choose: a. \$4,000
	\$200,000 (3 options)	→ (OPTIONAL)
	MONTHLY CASH BENEFIT → Choose: a. \$3,000 b. \$4,500 c. \$6,000*	ENHANCED FACILITY BENEFIT → Choose: a. \$4,000 b. \$6,000 c. \$8,000
	\$300,000 (3 options)	→ (OPTIONAL)
MONTHLY CASH BENEFIT → Choose: a. \$3,000 b. \$4,500 c. \$6,000	ENHANCED FACILITY BENEFIT → Choose: a. \$4,000 b. \$6,000 c. \$8,000	
\$500,000 (2 options)	→ (OPTIONAL)	
MONTHLY CASH BENEFIT → Choose: a. \$4,500 b. \$6,000	ENHANCED FACILITY BENEFIT → Choose: a. \$6,000 b. \$8,000	

† NOTE: \$100,000 Comprehensive Cash Benefit Account is not available in the following NYC Metro area counties: Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, and Westchester.

* Shared Care Rider is Not Available with these Combinations

ELIMINATION/BENEFIT WAITING PERIOD (EP): • 30 days • 60 days • 90 days • 180 days

PREMIUM PAYMENT OPTIONS: • Lifetime • 10 Pay • Paid Up at Age 65 (Not available after age 55)

INFLATION/BENEFIT INCREASE RIDER: • None • 5% Simple • 3% Compound: No Max • 5% Compound 2X Max • 5% Compound: No Max

— BENEFIT DESCRIPTIONS —

CASH BENEFIT ACCOUNT	The Cash Benefit Account is the total amount of dollars payable under the Policy, and is the Lifetime Maximum. The Monthly Cash Benefit is the amount You will receive in a single month for Community or Facility Care. The Enhanced Facility Benefit is the amount You will receive in a single month for Facility Care.
ELIMINATION/BENEFIT WAITING PERIOD	The Elimination/Benefit Waiting Period is the number of Calendar days you choose to wait after you are determined chronically ill before your Benefits are payable.
PAYMENT OPTIONS	Payment Options are different ways to pay your premium. You can pay premiums each year for life (Lifetime), pay up in a shorter period of time (10 Pay), pay up by a certain age (Paid Up At Age 65).

— OPTIONAL RIDERS —

INFLATION/BENEFIT INCREASE	If you choose to add an Inflation/Benefit Increase Rider to your policy, you can increase your Cash Benefit Account and Monthly Cash Benefit to protect against the anticipated increases in the cost of long term care.
NONFORFEITURE	There are two types of nonforfeiture options. The Shortened Benefit Period assures that any premiums paid are available to use as benefits even if your policy lapses after being in force for at least 3 years. Return of Premium (return of premiums minus Benefits paid) and Full Return of Premium (return of all premiums regardless of Benefits paid) options guarantee premiums paid will be returned in the event of your death.
RESTORATION OF BENEFITS	If a period of 180 days elapses in which you are not chronically ill, we will restore your policy's Cash Benefit Account to what it would have been had no benefits been paid.
JOINT BENEFITS	You and another person, referred to as a Care Partner, can share benefits. Both Partners must purchase these riders to share the protection: Survivor Benefit: If this rider has been in effect for 10 years and one Partner dies, the remaining Partner pays no further premiums. Shared Care: If you exhaust your Cash Benefit Account you can, with your Care Partner's consent, use their Cash Benefit Account. Partners must reserve at least 24 months of benefits on the other's policy. If one Care Partner dies, the survivor assumes the deceased's remaining Cash Benefit Account as long as appropriate premiums are paid. Both Partners must purchase identical benefits. Shared Waiver: When the premiums are waived for one Care Partner, they are waived for both.

Options and Riders vary by state. Please consult your Outline of Coverage.