

MutualCare[®] Solutions Product State Special Matrix

STATE	STATE DIFFERENCES
ALABAMA	<i>National rules</i>
ALASKA	<i>National rules</i>
ARIZONA	Shared Care is not available in AZ with Benefit Multiplier of less than 36 months (3 years) Shared Care – If a partner runs out of benefits but still needs care, they can access benefits under their partner's identical policy, providing at least two years of benefits are left for their partner
ARKANSAS	<i>National rules</i>
CALIFORNIA	Maximum Monthly Benefit: Secure Solution- \$1,500 to 10,000 Custom Solution- \$3,000 to 10,000 Residential Care Facility Reduction: Secure Solution- N/A Custom Solution- 75% Home Care Reduction: Secure Solution- N/A Custom Solution- 50% and 75% Minimum allowable Pool of Dollars amount is \$75,000 Spouse definition has been revised to include Registered Domestic Partner and Partner Spouse Shared Care (instead of Shared Care) Spouse WoP (instead of Joint WoP) Spouse Survivorship (instead of Survivorship) Spouse Security (instead of Security) Less Claims Paid instead of Minus Claims Paid on ROPs Nursing Facility (instead of Nursing Home) Residential Care Facility (instead of Assisted Living Facility) Home Care (instead of Home Health Care) No Professional Home Health Care Benefit Only One Months Premium may be collected No Alternate Plan of Care provision Non-forfeiture Benefit will not take effect if policy lapses before tenth policy anniversary date
COLORADO	<i>National rules</i>
CONNECTICUT	Cash Benefit is optional Days the cash benefit is received count towards satisfying the elimination period No 180 or 365 day elimination periods No Security Benefit No 3x MMB Return of Premium at Death (Minus Claims Paid) No Limited Period Compound Inflation Protection No 3% and 5% Limited Period Benefit- 20 year No 10, 15, 20 Year with Buy-Up
DELAWARE	<i>National rules</i>
DISTRICT OF COLUMBIA	<i>National rules</i>

FLORIDA	No 365 day elimination period
GEORGIA	<i>National rules</i>
HAWAII	<i>National rules</i>
IDAHO	<i>National rules</i>
ILLINOIS	<i>National rules</i>
INDIANA	No 1% through 2.75% Compound Inflation Protection No Limited Period Compound Inflation Protection No 3% and 5% Limited Period Benefit- 20 Year No 10, 15, 20 Year with Buy-Up
IOWA	<i>National rules</i>
KANSAS	Assisted Living Facility (ALF) must be 100%, no other options available
KENTUCKY	<i>National rules</i>
LOUISIANA	<i>National rules</i>
MAINE	<i>National rules</i>
MARYLAND	Assisted Living Facility (ALF) must be 100%, no other options available
MASSACHUSETTS	<i>National rules</i>
MICHIGAN	<i>National rules</i>
MINNESOTA	<i>National rules</i>
MISSISSIPPI	<i>National rules</i>
MISSOURI	<i>National rules</i>
MONTANA	Will use unisex rates
NEBRASKA	<i>National rules</i>
NEVADA	<i>National rules</i>
NEW HAMPSHIRE	<i>National rules</i>
NEW JERSEY	<i>National rules</i>
NEW MEXICO	<i>National rules</i>
NEW YORK	Minimum allowable Monthly Benefit Amount is \$3,100 Minimum allowable Pool of Dollars amount is \$77,500 No 180 or 365 day elimination period No Security Benefit Issues ages 30-75 Shared Care is not available in NY with Benefit Multiplier of less than 36 months (3 years) Shared care-if a partner runs out of benefits but still needs care they can access benefits under their partner's identical policy, providing at least two years of benefits are left for their partner

NORTH CAROLINA	<i>National rules</i>
NORTH DAKOTA	<i>National rules</i>
OHIO	<i>National rules</i>
OKLAHOMA	<i>National rules</i>
OREGON	<i>National rules</i>
PENNSYLVANIA	<i>National rules</i>
RHODE ISLAND	<i>National rules</i>
SOUTH CAROLINA	<i>National rules</i>
SOUTH DAKOTA	No 180 or 365 day elimination periods Minimum allowable Monthly Benefit amount is \$3,000 Minimum allowable Pool of Dollars amount is \$75,000
TENNESSEE	<i>National rules</i>
TEXAS	<i>National rules</i>
UTAH	<i>National rules</i>
VERMONT	Home Health Care (HHC) must be 100%, no other options available No 180 or 365 day elimination periods Minimum allowable Monthly Benefit Amount is \$2,300 Minimum allowable Pool of Dollars amount is \$55,500
VIRGINIA	<i>National rules</i>
WASHINGTON	<i>National rules</i>
WEST VIRGINIA	<i>National rules</i>
WISCONSIN	Minimum allowable MMB is \$1,800
WYOMING	<i>National rules</i>