

CT PARTNERSHIP—LTC

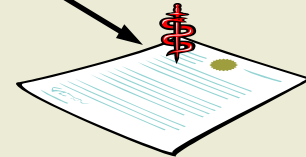
How your policy protects you!!



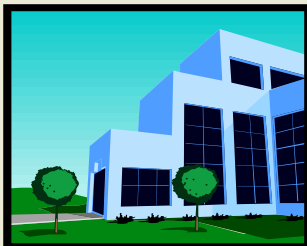
\$550,000



Nursing Home,
Home Health Care,
Assisted Living Facility



\$400,000
Total LTC Bill



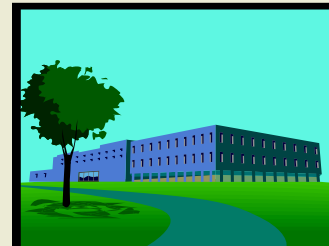
LTC INSURANCE
Carrier



LTC Benefits
paid by



Benefit Payment
Notification



Connecticut
MEDICAID Office



Dollar for Dollar
Asset Protection

\$400,000
Protected Assets

Your **CT Partnership LTCi Policy** protects your assets up to the benefit amount and avoids the spend-down requirements of the Connecticut Medicaid program.

EXAMPLE: If your estate is \$550,000 and your CT Partnership-Approved **POLICY** pays out a maximum benefit of \$400,000 (\$220 per day for 5 years), you would only be required to deplete the unprotected portion of your estate (which in this case would be \$150,000*) in order to qualify for CT Medicaid coverage of your ongoing LTC Expenses. The Partnership **POLICY**-protected \$400,000 is not included for Medicaid spend-down and is, therefore, available to use at your discretion. Without the CT Partnership the entire \$550,000 would have to be spent on your care before CT Medicaid would become available.