

NYS Partnership for Long-Term Care

Policy Benefits

Core benefits

These benefits must be offered by **all** participating insurers as part of **all** plans.

- Nursing home care
- Home care
 - Home health care
 - Personal care
 - Assisted living care
 - Skilled nursing care
 - Adult day care
- Respite care (14 Nursing home equivalent days per year)
- Care management (2 days of long-term care planning services by a professional)
- Alternate level of care
- Nursing home bed reservation (20 days per year)
- Hospice care
- Inflation protection equal to 5% compounded annually



Optional benefits

These benefits may be in addition to the core benefits and may increase the premium costs.

- Waiver of premium
- Combined home care benefit
- Independent provider benefit
- Non-licensed/non-certified provider benefit (not offered as part of the Dollar for Dollar 50 and Total Asset 50 policies)





**Minimum
Policy
Duration**

**Maximum
Policy
Duration**

**Minimum
Daily
Benefit
Allowances
(2006)**

**Home
Care
Benefit**

**Maximum
Elimination
Period**

Total Asset Protection

Total Asset 50 3/6/50	3 years Nursing Home Care or 6 years of Home Care *	Unlimited	NH = \$189 HC = \$95	Home care DBA is 50% of the Nursing Home Care DBA (Daily benefit allowance)	100 days
Total Asset 100 4/4/100	4 years Nursing Home Care or 4 years Home Care	Unlimited	NH = \$189 HC = \$189	Home care DBA is equal to the Nursing Home DBA (Daily benefit allowance)	100 days

Dollar for Dollar Asset Protection

Dollar for Dollar 50 1.5/3/50	1.5 years Nursing Home Care or 3 years Home Care *	2.5 years Nursing Home or 5 years Home Care	NH = \$189 HC = \$95	Home care DBA is 50% of the Nursing Home Care DBA (Daily benefit allowance)	60 days
Dollar for Dollar 100 2/2/100	2 years Nursing Home Care or 2 years Home Care	2.5 years Nursing Home Care or 2.5 years Home Care	NH = \$189 HC = \$189	Home care DBA is equal to the Nursing Home DBA (Daily benefit allowance)	60 days

* Two Home Care days are equal to one Nursing Home day.