

Customized Long Term Care Coverage

*LTC Choice*ProVider™ LONG TERM CARE INSURANCE

This Long Term Care Insurance is underwritten
by and the financial responsibility of

Berkshire Life Insurance Company of America

Berkshire Life Insurance Company of America, Pittsfield, MA,
is a wholly owned stock subsidiary of The Guardian Life Insurance
Company of America, New York, NY.



GUARDIAN®

LTC Choice ProVider™ Long Term Care Insurance Policy with Comprehensive Coverage

Making Plans for a Long, Fulfilling Life

Go ahead—expect the best from your future. You can breathe easier with LTC Choice ProVider Long Term Care Insurance with Comprehensive Coverage. This policy provides important protection should you need long term care services. This long term care insurance policy was designed to comprehensively cover a wide range of services in the setting of your choice, including your home—offering you more choices, more independence and a better quality of life.

Including LTC Choice ProVider with Comprehensive Coverage into your overall longevity plan is essential in developing a sound strategy for the future. LTC Choice ProVider with Comprehensive Coverage lets you create a personalized policy that can help protect what's most important to you, at a cost that's right for your budget.



Service Benefits Provided

Daily Benefit Amount

The maximum amount of money that will be paid to cover your daily long term care expenses.

You may choose a Daily Benefit Amount from \$50 up to \$400 per day available in \$10 increments.

[In Metro NY, the Daily Benefit Amount range is \$100 to \$400. Outside of Metro NY, the range is \$70 to \$400. In WI, the range is \$60 to \$400 per day.]

Covered Services

The type of services eligible for coverage under this policy.

- ▶ Facility Care Services Benefit – 100% of daily facility charges incurred up to the Daily Benefit Amount selected.
- ▶ Home and Community Care Services Benefit – 100% of Home and Community Care Services charges incurred up to the Daily Benefit Amount selected.

[In NY, Home and Community Care Services is referred to as Home Care Services.]

Elimination Period

The number of days you pay for services before beginning to receive benefits. Your Elimination Period need only be satisfied once during the life of your policy. Every day you receive care will count toward satisfying your Elimination Period.

You may choose to have your coverage begin after an Elimination Period of 0, 30, 90 or 180 days.

[180 day Elimination Period is not available in CT, SD or VT.]

Benefit Period

The length of time your benefits will be paid.

You may choose to have your benefits payable for 3, 4, 5 or 6 years. Or, you may choose a Lifetime Benefit Period so you never need to worry about outliving your benefit.

Built-In Supportive Benefits

Caregiver Training Benefit

This benefit will pay for training provided by a health care professional to an informal caregiver, such as a family member. The lifetime maximum amount of this benefit is equal to 5 times the Daily Benefit Amount selected.

Respite Care Services Benefit

This benefit will pay for a maximum of 30 days per calendar year to hire a professional caregiver on a short term basis to relieve a primary caregiver in your residence, such as a family member. Benefits payable will be the actual charges incurred for the Daily Benefit Amount selected. Services may be provided in your home, in a facility or through a community based program.

Waiver of Premium Benefit

This benefit allows you to stop paying premium during the time you are receiving facility care benefits. The waiver of premium begins after you have been in a nursing home or assisted living facility for 90 days. At this time the premiums you paid since you began your stay in the facility are refunded to you. If you leave the nursing or assisted living facility, you begin to pay your regularly scheduled premiums again.

Facility Bed Reservation Benefit

This benefit will pay an amount up to your maximum Daily Benefit Amount for charges incurred to reserve your accommodations at a nursing or assisted living facility. Benefits payable for a maximum of 30 days per calendar year.

Emergency Response System Benefit

This benefit will pay up to \$50 per month for charges you incur for the use of an emergency response system. Benefits are payable toward a device or system installed in your residence.

Coverage Outside the U.S. Benefit

This benefit will pay for qualified services received outside the United States, or its territories, or Canada for up to 30 days per calendar year. *[In NY, this benefit is not available.]*

Alternative Plan of Care Benefit

If you are chronically ill and otherwise eligible for benefits, we will consider paying benefits for an Alternative Plan of Care agreed to by you, your licensed health care practitioner and us. Benefits may include home modification (such as ramps or rails), equipment purchases or rentals, or care services not normally covered under home and community care services. This benefit has a lifetime of 50 times the Daily Benefit Amount selected.

Nonforfeiture Benefit - Contingent Benefit Upon Lapse

If you lapse your policy due to a future premium increase, you may reduce your policy benefits so that your premium payments are not increased, or convert your coverage to paid-up status, under which no further payments are due. This benefit is not available in all states. Please ask your agent/representative for further details.

Added Value & Personalized Support

Personal Care Advisor

A Personal Care Advisor is available to assist you and your family members with questions about the payment of benefits, the level of care needed, facilities and resources, or any other questions you may have about a claim, your policy or the benefits available to you. Personal Care Advisors are available as a free service to you, and are available at any time, not just while you are on claim.

Care Coordinator

A dedicated Care Coordinator is available to you at no additional cost should you need assistance with any of the following:

- ▶ Understanding your benefits
- ▶ Filing a claim
- ▶ Coordinating care services in your area
- ▶ Developing a plan of ongoing care

All Care Coordinators are experienced registered nurses who are knowledgeable and can provide a level of emotional support to you during a potentially difficult time. Additionally, if you wish, your Care Coordinator can maintain a continuing role in the planning and monitoring of your care and can help with the necessary claims documentation.

Helping to make a difficult time easier—
free of charge and at your convenience.

Flexible Payment Options

These options provide that, at the end of the premium payment period, the policy automatically will be renewed for the rest of your life with no further premium payments required. You can choose one from the following:

- ▶ 10-Year Premium Payment
- ▶ Paid-Up at Age 65
 - Only available to age 55
 - First to reach age 65 under joint coverage

Optional Features

To help customize your policy for your specific needs

Your Personal Situation

Your long term goals, your longevity plan and your budget are all different from anyone else's. The optional riders defined in this brochure are available at an additional premium and can help you customize your LTC Choice ProVider Long Term Care Insurance policy to best meet your specific lifestyle and financial needs—today and in the future. Rider availability and definitions may vary by state. Please ask your agent/representative for further details.

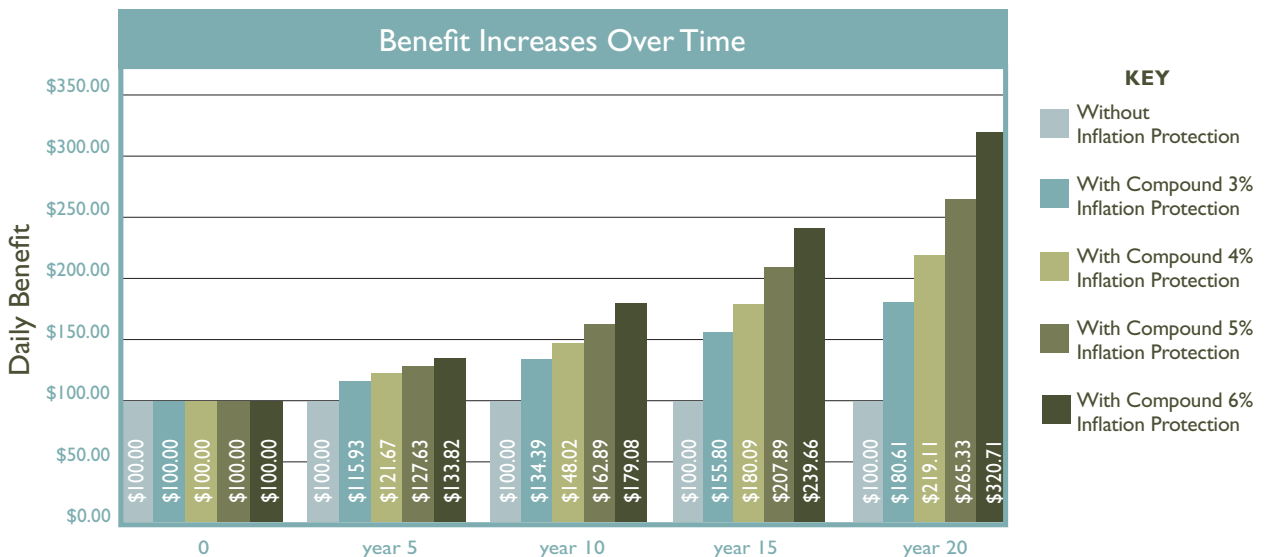
Riders To Help Protect Against Inflation

Compound Inflation Protection Riders

If history is any indication of future trends, the cost of long term care will increase in the coming years. The amount of coverage you choose today may not be sufficient 10, 20 or 30 years from now. You can help make sure your policy keeps up with the rising cost of care by purchasing an inflation protection rider that automatically increases your benefit amount. Selecting this extra protection now may prevent you from needing to purchase additional coverage later on or after your health status has changed. You can choose how much you would like your benefits to grow annually - 3%, 4%, 5% or 6%.

[In IN, 3% option is not available.]

How it works Each year, your benefit amount will automatically increase on a compounded basis by the selected percentage rate without a corresponding increase to your premium and without having to reapply with medical underwriting. These compounded benefit increases continue even while you are receiving benefits, providing you with further protection against inflation.



If the Lifetime payment option and the 5% Compound Inflation have been selected, premiums may be paid under either the Standard Premium or the Step Rated Premium Payment option. If the Step Rated option is selected, the premium for this rider will increase by the same amount on each policy anniversary. The Step Rated Premium Payment option is not available in NY.

Riders Designed With Couples in Mind

Shared Care Plus (Shared Benefit Amount Rider)

The LTC Choice ProVider policy with Comprehensive Coverage provides valuable protection against the high cost of long term care. But depending on the type of care needed and the length of care provided to both you and your joint applicant, what happens if your benefit amount runs out? With this rider, you and your joint applicant can add an extra layer of financial protection to your policies. This extra protection can become especially valuable if the Lifetime Benefit Period has not been selected.

This rider is not available in conjunction with the Restoration of Benefits Rider.

How it works This rider provides a third pool of money for you and your joint applicant to pull from in the event either or both of you exhaust your benefits defined in your policy. This rider is available only with joint LTC Choice ProVider policies with Comprehensive Coverage that have a benefit period shorter than the Lifetime Benefit Period.

Paid-Up Survivorship Benefit Rider

It might be helpful to relieve some of the financial obligations facing you or your joint applicant when one of you dies. This rider will eliminate the need to pay any future premiums upon the death of one of the insured individuals in a joint policy.

How it works With this rider, the policy and any other riders in place will be considered “paid-up” and no further premium payments will be required after both of the following have occurred: (a) the end of the 10th policy year; and (b) the death of either insured. In the event one insured dies prior to the end of the 10th policy year, the remaining insured will pay the individual premium rate that would have been charged at the original issue age and risk class for the balance of the 10-year period, after which the policy will be paid-up and no further premiums will be due.

Rider Designed With Beneficiaries in Mind

Full Return of Premium

People often do not want to believe that they will one day need long term care services. As discussed previously in this brochure, one reason why some people hesitate to purchase long term care insurance is that they don't think they will need to use it. With this rider, you can enjoy both the confidence of knowing you are prepared for the unexpected and the preservation of your money to share with your heirs, or provide to your beneficiaries.

How it works If you die, last to die under joint coverage while your policy is in force, the total amount of premium paid will be returned to your estate or the beneficiary of your choice.



How can I get the most from my policy?

When you supplement your LTC Choice ProVider™ policy with the Indemnity Rider, you can obtain the most flexibility in managing your long term care and the most control over how you spend your benefit dollars. Ask your agent/representative for further details.

Additional Riders Available

Indemnity Benefit Rider

When you supplement your LTC Choice ProVider policy with the Indemnity Rider, you will obtain the most flexibility in managing your long term care. This flexibility can provide you with the most control over how you spend your benefit dollars. An advantage of having this rider is that you do not have to submit receipts for the exact dollar amount of covered services received. You only need to show proof of the days that you received a covered service for which you are financially liable.

This rider is not available in conjunction with the Monthly Benefit Rider.

How it works With the Indemnity Rider, you will be paid the full Daily Benefit Amount selected for every day a covered service is received, regardless of the cost of that service. So if the cost of your covered service is \$100 and your selected Daily Benefit Amount is \$300 you will receive the full \$300 giving you the additional \$200 to spend as you see fit. For example, you could use this money to help pay for specialized transportation or to pay an unlicensed caregiver, such as a family member, for care provided.

First Day Home & Community Care Services Benefit Rider

Often, people begin to receive care at home or in a community care setting before needing to transition into a care facility. When you choose this rider, you have a “zero day” Elimination Period for home and community-based care—therefore, days on which you receive benefits for Home and Community Care Services will count toward the Elimination Period for Facility Care. This rider can provide you with faster access to your policy benefits, as well as extra financial protection at a lower cost than selecting a zero day Elimination Period for both Home and Community Care Services and Facility Care Services coverage.

How it works With this rider, your Elimination Period required for Home and Community Care Services benefits will be waived. If you otherwise satisfy the Payment of Benefits provision for Home and Community Care Services, no Elimination Period will be required and benefits will be payable on the first day you are qualified to receive Home and Community Care Services benefits.

Waiver of Premium Rider

When you are receiving home or community-based care, you want to make this time less stressful by having one less bill to pay. With this rider, you can have your premium waived for Home and Community Care after receiving services for 90 days. Having premiums waived could free up additional resources that may be needed for your care.

[In CT, Waiver of Premium on Home and Community based care is included in the base policy.]

How it works Your premiums will be waived after you (or your joint applicant under joint coverage) have selected and received Home and Community Care Services for 90 days. The 90 days need not be consecutive but must be satisfied during a Single Claim Period. You will have returned to you any premium paid during the 90-day period described above (unearned premium) on a pro-rated basis. The premium will be waived until you no longer satisfy the conditions of eligibility. Premium payments will then again become due. Any new Single Claim Period will require satisfaction of a new 90-day waiting period for Waiver of Premium.

Optional Policy Surrender Rider*

You may want to reserve the right to cancel your policy later and receive a portion of your premium back, perhaps to help you pay for other unexpected expenses that suddenly arise. Not available in all states.

**[This rider is not available in NY.]*

How it works After the policy has been in force for at least five years, you will have the option to surrender it, subject to prior claim payment or current claim considerations. The surrender value will be made in the form of a lump sum payment equal to 80% of the total of premium paid for the policy and any attached riders, payable upon satisfactory evidence of insurability. If satisfactory evidence of insurability is not provided, the surrender value will be offered as a lifetime monthly income benefit, payable until the earlier of your death (later of your deaths in the case of joint coverage) or the completed payment to you of 80% of the total of premiums paid for the policy and any attached riders.

Restoration of Benefits Rider

If you become ill and need long term care services, but then recover, you still face the possibility of needing services again in the future. You may want the added protection of having your benefit amount restored so that you can have full access to it again later.

How it works Your total benefit amount may be restored for future protection against long term care expenses should you recover from a benefit eligible condition. Your policy must remain in force and you must not be benefit eligible for a period of 180 consecutive days, in order to receive restoration of benefits under this rider. If you select a Lifetime Benefit Period, you will not need to purchase this policy rider.

Monthly Benefit Rider

It is possible that the cost of your care may fluctuate significantly from day to day. In this case, you may benefit from the Monthly Benefit Rider. Instead of receiving reimbursement for each day's expenses up to your selected Daily Benefit Amount, you are reimbursed for covered services up to your Monthly Benefit Amount. A Monthly Benefit Amount is equal to the Daily Benefit Amount selected, multiplied by the number of days in the calendar month.

This rider is not available in conjunction with the Indemnity Rider, and requires purchase of a Compound Inflation Protection Rider.

How it works If the Daily Benefit Amount selected is \$200/day, your Monthly Benefit Amount for the month of August is \$200 x 31 and would equal a maximum of \$6,200 in Monthly Benefit Amount. This amount would be available for reimbursement regardless of whether your covered services exceeded \$200 each day. The only stipulation is that your monthly reimbursement could not exceed the total Monthly Benefit Amount of \$6,200.

Shortened Benefit Period Nonforfeiture Rider

You may want the added security of knowing your benefits will continue even if you cannot make your premium payments.

[In GA, this is referred to as Shortened Benefit Rider.]

How it works If your policy has been in force for three or more years, and the policy lapses for non-payment under the grace period and unintentional lapse provisions, coverage will continue at the daily benefit amount at the time of lapse, including any inflation increases. No further inflation rider increases will occur. Your new benefit amount becomes equal to the greater of the total premiums paid, or 30 times the Daily Benefit Amount in effect at the time of lapse.

A Long, Healthy, Fulfilling Life

It's what so many people hope for, but it usually doesn't happen by chance. Careful planning today can help ensure a more enjoyable life later on. One of the most important parts of your life's plan is developing a strategy to protect your independence, financial security and choices should you need long term care. With long term care insurance, you know that you are prepared.

