

Independent SolutionsSM

Your solution to Long-Term Care Insurance.

DETAILED PLAN INFORMATION

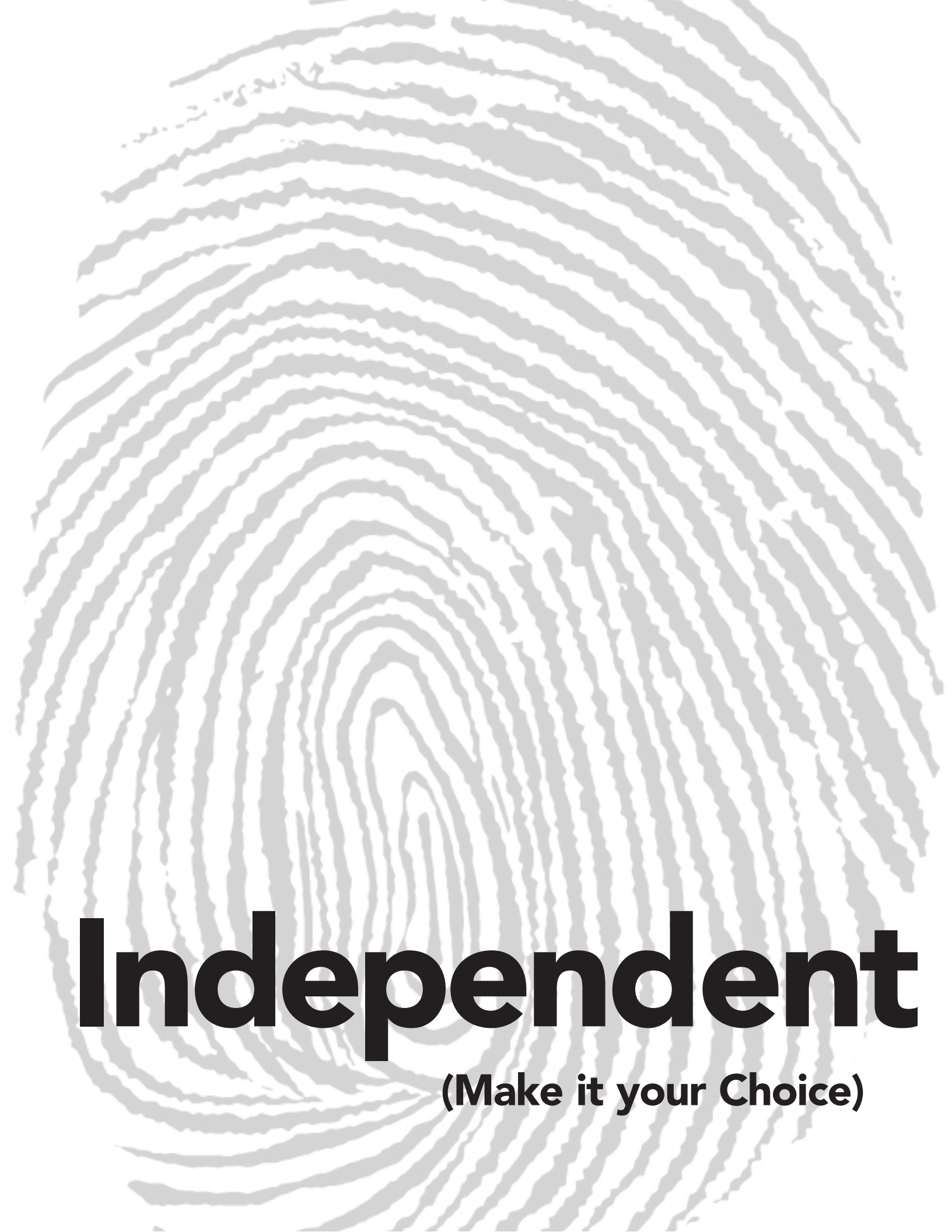
City of Tallahassee



Underwritten by Continental Casualty Company, or
CNA Group Life Assurance Company, one of the CNA Companies.
Policy Form number: GLTC-3-P-01-SERIES

AG-143543-A (FL)





Independent

(Make it your Choice)

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SolutionsSM

Making the most of your benefits

Today, people evaluate their jobs by more than just salary – work environment and benefits may also be a large factor in your career-making decisions. But are you really making the most of your benefits?

Your company has decided to make available long-term care insurance because it's good for you and it's good for them. Consider this, in 1999 more than 54 million Americans had to act as caregivers for family members or friends.¹ That translates into lots of time off for workers and some missed paychecks. Just imagine how different your life would be if you had to miss work to care for a family member.

The costs of long-term care

Think health care is expensive? Just look at the costs of long-term care.

- ▶ The cost of one year's stay in a nursing home ranges from \$40,000 to \$80,000² and the average cost of a home visit by a nurse is \$100 per day.² Check out the map included in this booklet to find average costs in your state.
- ▶ Costs for care at home as the result of a disability are \$36,000 and up annually.³

Understanding long-term care insurance

Insurance – whether it's health, auto or long-term care – can be difficult to understand. Most of us view it as a necessary evil. To help you better understand long-term care insurance and the coverage we offer, you'll find explanations of the three major elements – Facility Care, Home Based Care and Other Standard Plan Features – all of which are included as standard features with your coverage. Your choices are fully outlined in the Plan Highlights section of this booklet.

The right company.

CNA pioneered long-term care insurance in 1965. No other company offers more experience and depth of knowledge. In fact, we created many of the products and features that are now standard in the industry.

But insurance savvy isn't the only thing we offer – we take care of the human element as well. Our Care Coordinators provide the expertise to help you and your family make the most of your benefits. We work with you, your healthcare providers and family members to help you design a plan that best suits your needs. We can help you find provider discounts and facilities and caregivers that work best for you. Our goal is to let you be as independent as possible and consider home based care first.

If you have any questions about the plans outlined here, call CNA's Customer Service at **1-800-528-4582**. We're always happy to help.

¹ Source: National Family Caregivers Association (2000, Oct.) Caregiver Study 2000, Kensington, MD: Author.

² Source: Americans for Long Term Care Security, www.cycweb.org/learn.html, 2001.

³ Source: "Long-Term Care Insurance: A Special Guide" from Kiplinger's Retirement Report, June, 1999.

The right plan

If you've ever bought insurance – of any type – before, you know that your cost is based on certain factors. If you're a safe driver, your car insurance is less than someone who is more accident-prone. If you're young and healthy, your life insurance costs are lower than an older person's. Long-term care insurance works on the same principle – the younger you are when you purchase coverage, the less it costs.

For new hires and employees being offered coverage for the first time, coverage is guaranteed during the initial enrollment period. You can enroll in the plan during this time regardless of your health status. If you wait to purchase long-term care insurance and your health changes, coverage may not be available to you at any price.

Coverage that stays with you

Even if you change companies or retire, you continue to own your long-term care insurance. The rates and plan design will stay the same. The only thing that changes is your method of payment – instead of having premiums deducted from your paycheck, you will be billed directly.



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Standard Plan Features

Facility Care: What's included and what it means to you

You might assume that facility care only refers to nursing homes.

But in fact, the Facility Care offered with this plan includes Assisted Living Facilities, Hospice Care and Bed Reservation as well.

▶ **Nursing Home Care**

This long-term care insurance plan pays, after the waiting period, for all levels of nursing homes including skilled, intermediate and custodial.

The older you get, the more likely you will need nursing home care. Sixty-five year olds face a 40% chance of entering a nursing home.³ And women are twice as likely to enter a nursing home as men after age 65.⁴

With private long-term care insurance your long-term care options increase greatly – the scope of care and possible locations for care provided by Medicaid is very limited and you'll be able to choose from the best available facilities in your community.

▶ **Assisted Living**

When 24 hour assistance is needed and staying at home is no longer an option, but a full-fledged nursing home is not right either, an Assisted Living facility could be the answer. Assisted Living facilities let you retain some measure of independence while providing the full-time personal and nursing care you need. The plan pays all or portion of the cost for your long-term care in an assisted living facility.

▶ **Hospice Care**

Hospice care offers relief and support for both the terminally ill and their families. These facilities are often more home-like than hospitals or nursing homes, but do offer medical care and attention.

▶ **Bed Reservation**

Many facilities charge you for your room or bed even if you have to leave for a stay in the hospital or any other reason. Your plan will help cover this charge – paying for the bed when you're not there.

³ Source: Health Insurance Association of America, Guide to Long-Term Care Insurance, 1999.

⁴ Source: Ibid.

Home Based Care

Generally, people feel more comfortable and recuperate more quickly at home, because that's where they'd rather be. For that reason, Home Based Care has become increasingly popular in the last several years. The type of home you have doesn't matter – houses, apartments and retirement communities. Home Based Care covers all or a portion of the costs for:

- ▶ Occupational, physical, respiratory or speech therapy
- ▶ Nursing care performed by a Registered Nurse, Licensed Practical Nurse or Licensed Vocational Nurse
- ▶ Home health aide
- ▶ Personal care or housekeeper services
- ▶ Home delivered meals
- ▶ Nutrition services

Our Home Based Care covers care provided by a home health agency as well as an Independent Provider – someone who has the proper training and/or licensing (if required by law) to care for you, but does not have a formal affiliation with any home health agency. Independent Providers are typically less expensive, yet provide the quality of care you need. This is another example of how our flexible plan can help stretch your benefits dollars.

Home Based Care also includes the following features:

- ▶ **Home Hospice** – provides the same services as facility Hospice Care, only delivered in the home.
- ▶ **Adult Day Care** – provides social and health-related services for adults in a setting other than the home. Allows your caregivers the flexibility to continue working or to have time off during the day.
- ▶ **Caregiver Training for Independent Providers or family members** – helps pay for the training of an Independent Provider or unpaid caregiver to care for you at your home. Caregiver training helps deliver quality care to you.
- ▶ **Home Medical Technology** – brings the technology you need to remain independent in your home. Monitoring equipment, home modifications, medication maintenance devices, assisted devices and emergency response systems are all included here. Allows you to remain independent in your own home.

When can I receive benefits?

To be eligible for benefits, you must be unable to perform two of the six activities of daily living (ADLs). The ADLs are bathing, dressing, eating, maintaining continence, transferring and toileting. If a Licensed Healthcare Practitioner certifies that it is expected that you will not be able to perform two ADLs without assistance or supervision for 90 days, you are eligible for long-term care insurance benefits.

You are also eligible if you suffer from a cognitive impairment. This means that you have difficulty in your short- or long-term memory, orientation (current time, your location) and lack reasoning or judgement regarding safety.



Other Standard Plan Features

Your coverage also includes these features:

- ▶ **Inflation Protection** – so that your coverage can keep up with inflation, you'll be given the opportunity to increase the amount of insurance you have from time to time. We give you credit for the time you've been in the plan. So your original premium stays the same and only the additional coverage will be based on your current age.
- ▶ **Respite Care** – if you are receiving care in your home, there will be times when your caregiver needs a break from the caregiving duties. This benefit pays for your care while your normal caregiver is away. Care may be in your home or in a facility. You do not have to satisfy a waiting period to receive this benefit.
- ▶ **Alternate Plan of Care** – pays for care not specifically covered in your policy, but approved by you, your physician and us. This is another example of the plan's flexibility which allows us to customize care suited to your particular needs.

Your lifetime maximum benefit

The amount of insurance you decide to purchase – your Lifetime Maximum Benefit – is a pool of money that you draw from when you start receiving care. Our system is extremely flexible and allows your care and choices to change as your needs change. CNA's Care Coordinators, a voluntary, valuable resource available to you, will help you manage your benefits to give you coverage that can last for many years beyond the stated minimum length of time.

Premiums

Your premium is based on the plan you choose and on your age on the effective date of coverage. The younger you are, the lower your premium. The only way your premiums may change is if rates are increased for everyone in your age category with the same plan. Your premiums do not increase just because you grow older and you will never be singled out for a rate increase because of age or health. As long as you pay your premiums, you're covered and we cannot cancel your coverage.

The benefits of purchasing long-term care insurance when you're young can really add up. Many people think they will invest their money and buy LTC insurance when they're older. Just look how much the 40-year old saved, even though he paid for more than twice as many years. And remember, he had complete protection the entire time in case he needed long-term care.	\$120 Facility Care Benefit		
	\$180,000 Lifetime Maximum (4 Year Minimum Benefit)		
	Age Entering Plan	Total Years of Premiums Paid (to age 75)	Total Premiums Paid
40	35	\$8,542.80	
59	16	\$11,064.96	

Contingent non-forfeiture benefit

You still have the protection if your premiums are raised over a specified amount. You have three options relative to your coverage:

- 1) You can reduce your coverage amount to a premium equal to what you are currently paying
- 2) You can pay no further premiums. Your coverage will remain with a reduced lifetime maximum.
- 3) You can pay the higher premium for your current coverage.

For specific details regarding this feature, contact CNA's Customer Service area.

Exclusions

Long-term care insurance protects against catastrophic losses. Exclusions help keep the cost of the plan affordable. Your plan will not pay for long-term care: 1) resulting from war; 2) covered by Worker's Compensation; 3) covered by other group insurance; 4) normally provided without charge; 5) received outside the United States; or 6) covered by Medicare (or covered except for application of a deductible or coinsurance).

Plans At A Glance

Standard Plan Features

	Option 1	Option 2	Option 3	Option 4
The Amount of Insurance You Can Purchase				
Daily Facility Care Benefit Facility Care pays the benefit shown for each day of services in the following facilities: <ul style="list-style-type: none"> ▶ Nursing Homes ▶ Assisted Living Facilities ▶ Hospice Facilities 	\$80	\$100	\$120	\$160
Bed Reservation Benefit The plan will pay up to the daily Facility Care Benefit to hold your bed in a nursing home during your absence.	\$1,680	\$2,100	\$2,520	\$3,360
Daily Home Based Care Benefit Home Based Care pays the benefit shown for each day of services in the following settings: <ul style="list-style-type: none"> ▶ Your own home ▶ Adult Day Care Facility 	\$40	\$50	\$60	\$80
Lifetime Maximum Benefit Your Lifetime Maximum Benefit is the amount of insurance you purchase. It is a pool of money you can use in any way to pay for long-term care services. The Lifetime Maximum Benefit is based on the the daily facility care benefit you select. Your benefits will last the minimum number of years shown in the chart, and can last longer depending on the type and frequency of benefits paid.	4 Year \$120,000	\$150,000	\$180,000	\$240,000
Respite Care This benefit pays for care while the normal family caregiver is away. This benefit pays up to either the Daily Facility Care Benefit or Daily Home Based Care Benefit depending on what benefits are used. You do not have to satisfy a waiting period to receive this benefit.	\$1,120	\$1,400	\$1,680	\$2,240
Caregiver Training Your plan will pay of the actual expense incurred for caregiver training up to the amount stated at the right.	\$120	\$150	\$180	\$240
Home Medical Technology This feature pays for the technology you may need to best meet your case needs. Your plan will pay the actual cost for home medical technology, up to the amount stated at the right.	\$1,000	\$1,000	\$1,000	\$1,000

Plans At A Glance

Standard Plan Features (continued)

Waiting period – For nursing home care: *90 days of service for nursing home care*
For community-based care: *15 days of service for community-based care*

A day of long-term care which counts toward the waiting period for the benefit payable for nursing home care simultaneously counts toward the waiting period for the benefit payable for community-based care and vice versa.

Alternate Plan of Care – To provide maximum flexibility in care decisions, this feature allows benefits to be used to pay for alternative services, devices, or types of care specified in a written alternate plan of care that the benefit plan does not otherwise cover. An alternate plan of care may also be used to modify benefit payments to more closely match care use.

Waiver of Premium – Your premiums will be waived after you have received long-term care services for 90 days.

Inflation Protection Features

Guaranteed Benefit Increase – This feature gives you the option of buying increased coverage at routine intervals to allow your coverage to keep up with inflation. Every 3 years, CNA will offer insured's the opportunity to increase your daily maximums and lifetime maximum benefit. Premiums for increased coverage will be based on your attained age on the effective date of the offer. CNA guarantees that the amount of the increase offered will be no less than the equivalent of a compound 5% rated increase. Actively-at-work employees of your current employer and their spouses are guaranteed acceptance regardless if a previous offer is rejected. All others are guaranteed acceptance as long as you continue to accept increase offers. If you decline an offer, CNA will offer future coverage increases, but you must submit evidence of insurability. Once approved, acceptance for future increases is guaranteed until another offer is declined. CNA will offer coverage increases to all insureds regardless of age or claim status.

Easy Enrollment

Employees:

Employees interested in signing up for Group Long-term Care from CNA can enroll by completing the enclosed enrollment form. If you enroll during the initial enrollment period, you are guaranteed coverage regardless of your health status, as long as you are still actively-at-work when your coverage goes into effect. If you wait, you will have to complete a questionnaire about your health and medical history and meet good health and other underwriting standards to be accepted into the plan.

Spouses of employees:

Spouses of employees may apply for coverage by completing the enclosed short form questionnaire. Spouses should consider long-term care coverage even if they have a medical condition. Some medical conditions will not necessarily disqualify you for coverage.

Parents, parents-in-law, grandparents and grandparents-in-law:

Complete the application in the INFORMATION KIT included with this brochure and return it to CNA in the enclosed envelope. You may apply at any time.

You must meet good health and other underwriting standards to be accepted into the plan. Please note that not all medical conditions will disqualify you for coverage.

Payment methods:

Employees and their spouses: Once coverage begins, your premiums (and those for your spouse) will be deducted from your paycheck automatically.

Parents, parents-in-law, grandparents, grandparents-in-law: Once coverage begins you will be directly billed for premiums. Your first bill will be quarterly. At that time, you will be given the option of having your premiums automatically deducted from your checking account on a monthly basis. You will also have the option to continue being directly billed on a quarterly, semi-annual or annual basis.

Additional forms and more information

You may obtain additional information on this coverage by calling the CNA toll-free number at **1-800-528-4582**.

Where do you send your enrollment form or application?

Mail all completed forms to CNA in the enclosed postage-paid envelope at CNA Insurance, PO Box 946760, Maitland FL 32794-6760.

Monthly rates

The premiums shown are for payroll deduction and are *monthly* amounts.

The actual amount that will be deducted from each paycheck will depend on the frequency of your payroll cycle.

Premiums are per person and based on the individual's age on the effective date of coverage.

Four Year Lifetime Maximum Benefit

AGE	Daily Maximum Benefit \$80	Daily Maximum Benefit \$100	Daily Maximum Benefit \$120	Daily Maximum Benefit \$160
	\$120,000	\$150,000	\$180,000	\$240,000
	Lifetime Maximum	Lifetime Maximum	Lifetime Maximum	Lifetime Maximum
<25	6.50	8.12	9.74	12.99
25	6.86	8.57	10.29	13.71
26	7.06	8.83	10.59	14.12
27	7.30	9.12	10.95	14.60
28	7.58	9.48	11.37	15.16
29	7.90	9.88	11.85	15.80
30	8.23	10.28	12.34	16.45
31	8.59	10.73	12.88	17.18
32	8.98	11.22	13.47	17.96
33	9.42	11.78	14.13	18.84
34	9.90	12.37	14.85	19.80
35	10.43	13.03	15.64	20.85
36	11.01	13.77	16.52	22.03
37	11.65	14.56	17.48	23.30
38	12.27	15.33	18.40	24.53
39	12.90	16.13	19.36	25.81
40	13.56	16.95	20.34	27.13
41	14.25	17.81	21.38	28.50
42	15.00	18.75	22.51	30.01
43	15.80	19.75	23.70	31.60
44	16.67	20.84	25.00	33.34
45	17.60	22.00	26.39	35.19
46	18.62	23.27	27.93	37.23
47	19.72	24.65	29.58	39.44
48	20.79	25.99	31.18	41.58
49	21.81	27.26	32.72	43.62
50	22.82	28.52	34.23	45.63
51	23.87	29.83	35.80	47.73
52	25.01	31.26	37.52	50.02
53	26.30	32.87	39.45	52.60
54	27.78	34.73	41.68	55.57
55	29.47	36.84	44.21	58.94
56	31.46	39.33	47.19	62.93
57	33.77	42.22	50.66	67.55
58	36.18	45.23	54.28	72.37
59	38.42	48.03	57.63	76.84
60	40.65	50.81	60.98	81.30
61	43.05	53.81	64.57	86.10
62	45.76	57.20	68.64	91.51
63	48.94	61.17	73.40	97.87
64	52.75	65.94	79.13	105.50
65	57.39	71.74	86.09	114.79
66	62.93	78.66	94.39	125.85
67	69.54	86.93	104.32	139.09
68	77.39	96.74	116.09	154.79
69	86.15	107.69	129.22	172.30
70	95.74	119.67	143.60	191.47
71	106.05	132.56	159.07	212.09
72	117.02	146.27	175.53	234.04
73	128.55	160.68	192.82	257.09
74	140.56	175.70	210.84	281.12
75	153.11	191.38	229.66	306.21
76	165.84	207.30	248.76	331.68
77	178.79	223.48	268.18	357.57
78	192.69	240.86	289.03	385.38
79	207.46	259.33	311.19	414.92
80	222.93	278.66	334.39	445.85
81	238.92	298.64	358.37	477.83
82	255.27	319.08	382.90	510.53
83	271.81	339.76	407.71	543.61
84	288.37	360.46	432.55	576.73
85	304.88	381.09	457.31	609.75
86	320.98	401.22	481.47	641.96
87	336.61	420.76	504.91	673.21
88	352.07	440.08	528.10	704.13
89	367.71	459.63	551.56	735.41
90	383.42	479.28	575.13	766.84

Continental Casualty Company



CNA Plaza A Stock Company
Chicago, Illinois 60685

Continental Casualty Company
Group Long Term Care
CNA Plaza
Chicago, IL 60685
1-(800)-528-4582

LONG TERM CARE INSURANCE

OUTLINE OF COVERAGE

Policy: GLTC-3-P-FL-01

**THIS OUTLINE OF COVERAGE IS A QUALIFIED LONG TERM CARE
INSURANCE PLAN UNDER THE FEDERAL TAX CODE**

**THE POLICY HAS BEEN APPROVED AS A "LONG TERM CARE INSURANCE POLICY" MEETING THE
REQUIREMENTS OF FLORIDA LAW.**

In this outline of coverage the Continental Casualty Company is referred to as "We", "Our" or "Us." The insured is referred to as "You" or "Your."

Caution: If You complete an application to obtain this coverage, please be advised that issuance of coverage is based upon Your responses to the questions in that application. If Your answers are incorrect or untrue, We have the right to deny benefits or rescind Your coverage.

If Your age has been misstated, the benefit will be in an amount that the premiums paid would have purchased at Your true age. If coverage would not have been issued, We will refund the premium paid.

A copy of the application or the enrollment form, as applicable, is attached to Your certificate. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Us at Continental Casualty Company, Group Long Term Care, CNA Plaza, Chicago, IL 60685.

Notice to Buyer: The Policy may not cover all the costs associated with Long Term Care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all Policy limitations.

- 1. TYPE OF POLICY.** The policy is a group policy issued to the City of Tallahassee in the state of **Florida**.
- 2. PURPOSE OF OUTLINE OF COVERAGE.** This outline of coverage provides a very brief description of the important features of Your coverage. You should compare this outline of coverage to outlines of coverage for other policies available to You. This is not the insurance contract but only a summary of coverage. Only the actual policy provisions will control. The policy itself sets forth in detail both Your rights and obligations and Ours. It is therefore important that You **READ YOUR CERTIFICATE CAREFULLY!**
- 3. FEDERAL TAX CONSEQUENCES.** This Policy is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.
- 4. TERMS UNDER WHICH YOUR COVERAGE MAY BE CONTINUED IN FORCE OR DISCONTINUED.**

RENEWABILITY. THE CERTIFICATE IS GUARANTEED RENEWABLE. This means You have the right, subject to the terms of the Certificate, to continue the Certificate as long as You pay Your premiums on time. Continental Casualty Company cannot change any of the terms of the Certificate on its own, except that in the future, IT MAY INCREASE THE PREMIUM YOU PAY.

NON-RENEWAL. The holder may elect not to renew the policy at any time by written notice to us. We guarantee to renew the policy at the end of each renewal period unless the holder fails without good and sufficient cause to pay premiums as required or the Florida Department of Insurance authorizes such nonrenewal on a state-wide basis for this class of business. Coverage may be continued as provided below if the policy is not renewed.

CONTINUATION OF COVERAGE. You become eligible to elect continuation of coverage on the date Your coverage under the group policy terminates. Coverage will be continued with the same benefits and provisions as You had prior to termination. If You elect continuation of coverage, Your coverage is effective as of the date Your coverage under the group policy terminates. You may not continue coverage if termination is due to nonpayment of premium or to the lifetime maximum benefit being reached.

WAIVER OF PREMIUM. We will waive premiums starting with the first premium due after You complete the Waiting Period. We will continue to waive premiums until the first of the month following the end of the Plan of Care.

5. **TERMS UNDER WHICH WE MAY CHANGE PREMIUMS.** Your premium is based on Your age on Your coverage effective date. Your premium will not increase as You grow older. It will remain the same unless the rates are increased for everyone in Your age group; You cannot be singled out for a rate increase for any reason.

6. **TERMS UNDER WHICH THE CERTIFICATE MAY BE RETURNED AND PREMIUM REFUNDED.**

You have the right to return Your certificate within 30 days for a refund of the initial premium if You are not satisfied with the coverage.

7. **THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.** If You are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from Us.

Neither We nor Our agents represent Medicare, the federal government or any state government.

8. **LONG TERM CARE COVERAGE.** Policies of this type are designed to provide coverage for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services received in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community or in the home.

Your benefits are described in the Benefits Provided by the Policy provision. They may be limited as provided in the Limitations and Exclusions provisions.

9. **BENEFITS PROVIDED BY THE POLICY.** Benefits are payable for Long Term Care services received as part of a plan of care if You are Chronically Ill.

LONG TERM CARE BENEFIT FOR FACILITY CARE. The benefit payable for facility care is stated in the "Plans At A Glance." Facility care consists of nursing home care, a bed reservation benefit, hospice facility care, and an assisted living facility benefit. Facility care must be received in a facility licensed by the state in which it is located and which meets the other requirements stated in the certificate.

LONG TERM CARE BENEFIT FOR HOME BASED CARE. The benefit payable for home based care is stated in the "Plans At A Glance." Home based care consists of a home care benefit, home hospice care, adult day care, a caregiver training benefit, and a home medical technology benefit. It must be received from a provider that is licensed or certified by the state in which it is located and which meets the other requirements stated in the certificate. We will waive the licensing and certification requirement for adult day care centers in states which do not regulate these facilities, provided they are certified by a recognized accrediting agency.

LONG TERM CARE BENEFIT FOR RESPITE CARE. The benefit payable for respite care is stated in the "Plans At A Glance." Respite care is the temporary use of the Facility Care or Home Based Care benefits to relieve informal caregivers of their duties so that they may have time off. The policy's waiting period does not apply to this benefit. You cannot receive respite care for more than the number of days shown in the "Plans At A Glance."

LONG TERM CARE BENEFIT FOR ALTERNATE PLAN OF CARE. If You require long term care, We may pay for alternate services, devices or types of care, not otherwise covered, under a written alternate plan of care.

This benefit may specify benefits payable in a different manner than specified in the policy. It will be developed by or with health care professionals, agreed to by You, and approved by Your physician and Us. It must be a medically acceptable option.

LIFETIME MAXIMUM BENEFIT. We will pay the lifetime maximum benefit shown in the "Plans At A Glance." All amounts paid under any benefit provision in or attached to Your certificate, including any payments under the Alternate Plan of Care provision, count towards this maximum unless otherwise specified in specific benefit descriptions in the policy.

WAITING PERIOD. To receive the long term care benefit You must first complete the waiting period stated in the "Plans At A Glance."

CHRONICALLY ILL. You must be certified by a Licensed Health Care Practitioner as being expected to be unable to perform, without hands-on assistance or stand-by-assistance from another person, at least 2 Activities of Daily Living as listed and defined below for a period of 90 consecutive days or requiring substantial supervision to protect You from threats to health and safety due to a Severe Cognitive Impairment.

ACTIVITIES OF DAILY LIVING.

Bathing. Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.

Continence. The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene, including caring for a catheter or colostomy bag.

Dressing. Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.

Eating. Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.

Toileting. Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

Transferring. Moving into or out of a bed, chair or wheelchair.

You will not be considered Chronically Ill unless within the preceding 12 months a Licensed Health Care Practitioner has certified that the above requirements have been met.

SEVERE COGNITIVE IMPAIRMENT. A loss or deterioration in Your intellectual capacity (including Alzheimer's disease and organic brain diseases) that is measured by clinical evidence and standardized tests that reliably measure impairment in all the following areas:

1. Short term or Long term memory,
2. Orientation as to people, places or time, and
3. Deductive or abstract reasoning.

PLAN OF CARE. This is a program of treatment or care which is initiated and approved in writing by a Licensed Health Care Practitioner.

10. LIMITATIONS AND EXCLUSIONS

EXCLUSIONS. We will not pay benefits for the following:

- (a) Long Term Care resulting from war or an act of war whether declared or undeclared;
- (b) Long Term Care for which benefits are payable under Workers' Compensation, the Occupational Disease Act or Law, or to the extent that benefits are payable under a group medical plan, or a group long term care plan. However, the days on which Long Term Care is received will count towards satisfying the Waiting Period;
- (c) Long Term Care which would be provided without charge in the absence of insurance;

- (d) Long Term Care received in a facility or section of a facility which operates primarily for the treatment of Substance Abuse; or mental illness;
- (e) Long Term Care received outside the United States and its possessions;
- (f) Long Term Care to the extent that benefits are payable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount.

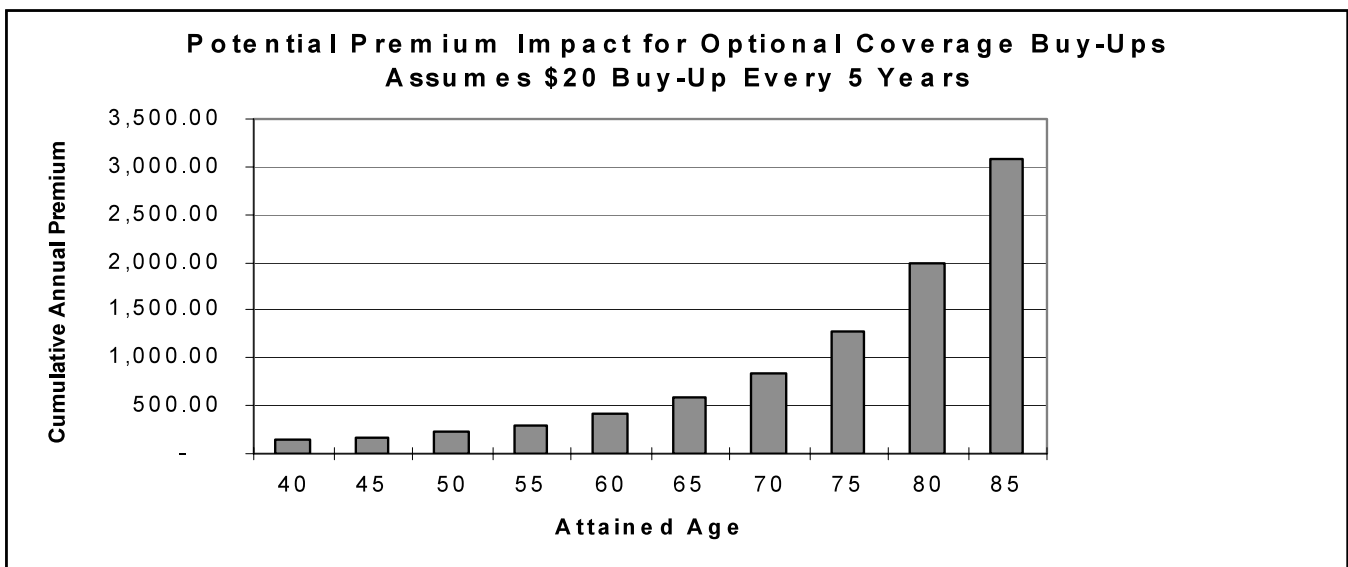
THIS POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG TERM CARE NEEDS

- 11. **RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of long term care will likely increase over time, You should consider whether and how the benefits of this plan may be adjusted. The benefit level is not guaranteed to increase over time unless an automatic benefit increase option or other inflation benefit is elected.
- 12. **ALZHEIMER'S DISEASE AND SIMILAR DEMENTIAS.** Loss due to Alzheimer's Disease and similar dementias are covered subject to the provisions of the policy.
- 13. **PREMIUM.** Premium rates are shown in the "Plans At A Glance."
- 14. **ADDITIONAL FEATURES.**

UNDERWRITING. Employees, as defined in the master application, will not be subject to underwriting if they enroll during the enrollment period stated in the master application. All other eligible classes may obtain coverage subject to Our approval of evidence of insurability.

- 15. **CONTACT THE STATE SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT THE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE INSURANCE CERTIFICATE.**

GUARANTEED BENEFIT INCREASE. We will offer You an increase in benefits on each third anniversary of the master policy, as indicated in the "Plans At A Glance." Premiums for the increased amount will be based on Your attained age. Premiums for Your initial benefit amount will always be based on Your age when You entered the plan.



CONTINGENT NONFORFEITURE BENEFIT. If You have had at least 3 years of coverage under the Policy and Your premium has increased over the years to a certain percentage over Your initial premium, You may reduce Your level of benefits so that future premium increases would not apply, or You may continue Your same level of benefits but with a reduced Lifetime Maximum Benefit with no further premium being required.

Information and Counseling Notice

Some states provide information and counseling programs on long-term care insurance and long-term care services. If you reside in any of the following states, such information and counseling programs are available to you.

California

The Health Insurance Counseling and Advocacy Program (HICAP) provides long-term care insurance counseling to California Senior Citizens. Please call their toll-free telephone number at 1-800-434-0222 or accessing the Department of Insurance's web site (www.insurance.ca.gov).

Delaware

ELDERinfo provides long-term care counseling to Delaware senior citizens. For information on ELDERinfo, call 1-800-336-9500 or write to:

Becky Gates
State of Delaware
Department of Insurance
841 Silver Lake Boulevard
Dover, DE 19901

Illinois

The Illinois Senior Health Insurance Program provides information and counseling to Illinois senior citizens. For information on the Illinois Seniors Health Insurance Program, contact:

Senior Health Insurance Program
320 West Washington
Springfield, IL 62767
1-800-548-9034

Kansas

The Kansas Department on Aging and the Kansas Department of Insurance have senior programs available to Kansas senior citizens. For information on these programs, contact:

Kansas Department on Aging 915
SW Harrison,
Room 122 South
Topeka, KS 66612
1- 785-296-4986 1-800-432-3535
or
Kansas Department
of Insurance
420 SW 9th Street
Topeka, KS 66612
1- 785-296-4986

Kentucky

The Kentucky Benefits Counseling Program provides information and counseling service for persons age 60 or older. To schedule an appointment with a benefit specialist, contact the Kentucky Division of Aging Services at:

1-502-564-6930

Louisiana

The Louisiana Senior Health Insurance Information Program (SHIIP) provides information and counseling to Louisiana senior citizens. For information on SHIIP, contact:

Louisiana Department of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214
1-800-259-5301

Maine

The Maine Bureau of Insurance provides assistance or information about Long Term Care insurance to Maine residents.

You may contact the Maine Bureau of Insurance at 1-800-300-5000.

You may also contact them by mail at the following address or you can visit their website at maineinsurance.org

Maine Bureau of Insurance 34 State
House Station Augusta, ME 04333-0034

Minnesota

Department of Commerce:

800-657-3602
(TTY) 651-296-2860
Metro 612-296-2860

MN Senior Federation:

800-365-8765 or 651-221-0599
www.mnseniorfed.org

Minnesota Board on Aging:

800-882-6262 or 612-296-2770
www.mnaging.org

LinkAGE Line: 800-333-2433

Minnesota Health Information Clearinghouse:

800-657-3793 or 615-282-6314
www.health.state.mn.us/clearinghouse

Missouri

The state of Missouri provides free insurance counseling for senior citizens. Please contact CLAIM (Community Leaders Assisting the Insureds of Missouri) at 1-800-390-3330.

North Carolina

The North Carolina Seniors Health Insurance Information Program provides information and counseling to North Carolina senior citizens. For information on the North Carolina Seniors' Health Insurance Information Program, contact:

North Carolina Seniors' Health
Insurance Information Program
c/o North Carolina Department of
Insurance
P.O. Box 26387
Raleigh, NC 27611
1-800-443-9354

Ohio

The state of Ohio provides free insurance counseling for senior citizens. Please contact the insurance department at 1-800-686-1578 for more information.

Virginia

The Virginia Insurance Counseling and Assistance Program is available for residents of Virginia. For more information, please contact:

Virginia Dept for the Aging 1600
Forest Avenue
Suite 102
Richmond, VA 23229
or call the Aging Services Hotline at:
1-800-552-3402

Wyoming

The Wyoming Senior Health Insurance Information Program (WSHIIP) offers information, counseling and assistance on long term care, medicare supplement and other insurance issues for senior citizens. You may contact WSHIIP at 1-800-856-4398 for more information.

Important Notice to Persons on Medicare

This insurance Duplicates some Medicare Benefits

Some healthcare services paid for by Medicare may also trigger the payment of benefits under this policy.

Federal law requires us to inform you that in certain situations this insurance may pay for some care also covered by Medicare:

This is long-term care insurance that provides benefits for covered nursing home and home healthcare services.

In some situations Medicare pays for short periods of skilled nursing home care, limited home health services and hospice care.

This insurance does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare supplement insurance.

Neither Medicare nor Medicare supplement insurance provides benefits for most long-term care expenses.

Before You Buy This Insurance

Check the coverage in all health insurance policies you already have.

For more information about long-term care insurance, review the Shopper's Guide to Long-term Care Insurance, available from the insurance company.

For more information about Medicare and Medicare supplement insurance, review the Guide to Health Insurance for People with Medicare, available from the insurance company.

For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.



PROPERTY & CASUALTY

LIFE & ANNUITIES

GROUP BENEFITS

REINSURANCE

CNA is a registered service mark of the CNA Financial Corporation. The member company which underwrites our long-term products is Continental Casualty Company, or CNA Group Life Assurance Company.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions.