

LONG TERM CARE CONFINEMENT BENEFIT

1,080 Maximum confinement benefit days

If it becomes medically necessary that you enter a Long Term Care facility as a result of a sickness or injury you will be paid from the **FIRST DAY, 100% of the maximum daily benefit you select**. You will receive this benefit for each month† of confinement. When confinement is less than a full month, benefits are calculated at the rate of 1/30 of the monthly benefit for each day of confinement.

† Long Term Care confinement benefits are paid monthly calculated at 30x the daily benefit.

HOME HEALTH CARE BENEFIT

1,800 Lifetime maximum benefit days (720 benefit days at 80% + 1,080 benefit days at 100%).

If it becomes medically necessary for a home care professional to come to your home to provide you services, as a result of sickness or injury, you will be paid **80% of your maximum daily benefit** for the first 720 benefit days. At the end of the first 720 benefit days, you will receive **100% of your maximum daily benefit**, for up to an additional 1,080 days if you are confined to a Long Term Care facility or if you continue to receive Home Health Care.

ELIMINATION PERIOD - For a period of 90 calendar days, Home Health Care benefits will not be paid. This elimination period begins as soon as you have your very first scheduled date of service. Once this elimination period is satisfied, **it will not be applied during the same period of care.**

HOSPICE/PALLIATIVE CARE BENEFIT

A Hospice/Palliative facility provides for the final care of terminally ill patients. If it becomes medically necessary that you enter a Hospice/Palliative facility you will be paid **100% of your maximum daily benefit**°. The Hospice/Palliative Care benefit days are part of the lifetime maximum benefit days and the maximum confinement benefit period.

DEFINITIONS

COGNITIVE IMPAIRMENT, means the deterioration of mental capacity demonstrated by the inability to think, perceive, reason or remember. Cognitive Impairment results from Alzheimer's disease and other forms of irreversible senile dementia. Cognitive Impairment must meet all of the following conditions:

- Be based upon clinical results and standards for measuring the deficiency;
- Have an organic cause;
- Result in a person's inability to care for him or herself without the ongoing supervision of another person.

EXCLUSION FROM COVERAGE: No benefit is payable for this condition if the appearance of signs or symptoms, a medical consultation, or tests leading to a diagnosis of Cognitive Impairment occurred within 3 years following the Policy Date.

MEDICALLY NECESSARY, means: (1) you are unable to perform, without the assistance of another person, one of the defined Activities of Daily Living (feeding, bathing, dressing, transferring, toileting or continence), or you have a Cognitive Impairment; and (2) care is required by a Physician for the direct treatment of Sickness or Injury in accordance with existing standards of good medical practice; and (3) care is not primarily for your convenience or that of your family.

INJURY, means bodily injury caused by an accident independent of other causes. Such Injury must occur while this Policy is in force.

SICKNESS, means sickness or disease first manifesting itself: (1) more than 30 days after the Policy Date; and (2) while this Policy is in force. **EXCLUSION FROM COVERAGE:** No benefit is payable for Sickness which begins within 12 months following the Policy Date and is caused by a condition for which medical advice or treatment was received from or recommended by a Physician within 12 months preceding the Policy Date.

6. Some conditions apply, please see policy for complete details.

Penncorp

Life Insurance Company

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Penncorp Life Insurance Company is proud to offer a comprehensive portfolio of insurance products, including:

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- Hospital Insurance
- Critical Illness Insurance
- Business Interruption Insurance
- Life Insurance
- Long Term Care Insurance

MEMBER COMPANY OF LA CAPITALE FINANCIAL GROUP

La Capitale, a strong mutual financial group, has provided innovative value-added financial products and services for over 65 years, focusing on insurance, savings, investments and loans, to help our clients build, protect and enrich their estates.

Penncorp Life Insurance Company is a member of Assuris. Assuris protects Canadian policyholders against loss of benefits due to the financial failure of a member company. Details about Assuris' protection are available at www.assuris.ca.

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One Step
LONG TERM CARE
INSURANCE



Your Simplified Solution to Long Term Care

CN08-PC0024
ZP-1500 7.10

The *One Step* LONG TERM CARE plan is one of the most unique insurance products of its kind in Canada – **WHY?**

ADVANTAGES AND FEATURES OF PENNCORP'S

One Step – Long Term Care plan:

- ✓ Applying for our coverage is a simplified ONE STEP PROCESS – there will be no follow up assessments to test your memory.
- ✓ You will receive your benefits if you are unable to perform only **ONE** of the six activities of daily living or if you have a cognitive impairment* and it is medically necessary that you receive Home Health Care or if you are confined in a Long Term Care facility as defined in your policy. **(Most Long Term Care policies available on the market today require that you are unable to complete a least two activities of daily living before benefits are paid.)**
- ✓ Your benefits are paid directly to you - No deductions or taxes withheld.
- ✓ While you are receiving Long Term Care confinement benefits you do not pay your premiums.
- ✓ Penncorp pays your full benefit regardless of any other benefits you receive.
- ✓ You can choose your own physician.

One Step – Long Term Care protection can help you maintain your independence and keep a long term sickness or injury from becoming a financial burden to you or your family.

* Some conditions apply, please see policy for complete details.

THE CONCLUSION

WITH PENNCORP'S **One Step – Long Term Care plan**, your coverage will provide you with the financial protection you need now and as you get older.

IF YOU SUFFER A SERIOUS sickness/condition, or sustain a serious injury and it becomes medically necessary to receive Home Health Care, Long Term Care or Hospice/Palliative Care, you will receive the benefits you need to help cushion the financial stress.

*Take the worry out of tomorrow with the **One Step** solution*

One Step LONG TERM CARE Plan Benefits

Choose a plan that suits your needs

Plan	LONG TERM CARE Benefit 1080 Max. Confinement Benefit Days	HOME HEALTH CARE Benefit**		HOSPICE/PALLIATIVE CARE Benefit 90 Max. Benefit Days
		FIRST 720 DAYS AT 80%	NEXT 1080 DAYS AT 100%	
A	\$600 /MTH \$20 Daily	\$480 /MTH \$16 Daily	\$600 /MTH \$20 Daily	\$600 /MTH \$20 Daily
B	\$900 /MTH \$30 Daily	\$720 /MTH \$24 Daily	\$900 /MTH \$30 Daily	\$900 /MTH \$30 Daily
C	\$1,200 /MTH \$40 Daily	\$960 /MTH \$32 Daily	\$1,200 /MTH \$40 Daily	\$1,200 /MTH \$40 Daily
D	\$1,500 /MTH \$50 Daily	\$1,200 /MTH \$40 Daily	\$1,500 /MTH \$50 Daily	\$1,500 /MTH \$50 Daily

** HOME HEALTH CARE BENEFIT - 720 benefit days at 80% maximum daily benefit + 1,080 benefit days at 100% of your maximum daily benefit. Elimination Period - For a period of 90 calendar days, Home Health Care benefits will not be paid. More details on all benefits on reverse. *Some conditions apply, please see policy for complete details.*

WHAT ARE THE FACTS ABOUT LONG TERM CARE?

- Approximately 37% of those receiving long term care are **under** the age of 65.¹
- **43% of Canadians will use Long Term Care after age 65.**²
- Private nursing home care can cost between \$40,000 and \$70,000 a year, depending on the community.³
- The cost of having a nurse visit you in your home can range from \$30 to \$38 per hour.⁴
- Long Term Care is the single largest out-of-pocket cost for adults over the age of 60.⁵

How will you pay for these extra costs?

Penncorp's LONG TERM CARE Protection Will Give You Choices!

WAIVER OF PREMIUM – We will waive your premiums from the **First Day** you are confined to a qualified Long Term Care facility, for as long as you are there, up to your lifetime maximum benefit days or until your maximum confinement benefit period is reached, whichever occurs first. What this means to you is that your premium payments will stop for as long as you are confined in a Long Term Care facility.

YOUR POLICY IS GUARANTEED RENEWABLE!

Penncorp guarantees to renew your Policy during your lifetime upon the timely payment of the renewal premiums when due. This is subject to the maximum confinement benefit period and lifetime maximum benefit days stated in your Policy, whichever occurs first. No change may be made in your premium and the applicable fees unless the same change is applied to all persons in the same original insuring age, occupational classification and gender living in your province. Where no fees are applied to Policies of this form at the time of issue, Penncorp also reserves the right to charge reasonable annual fees.

The ONE STEP - LONG TERM CARE PLAN will provide you with the benefits you need at the most competitive rates.

1. Georgetown University, Long-Term Care Financing Project, "Who needs long-term care?" May 2003
 2. The Council on Aging of Ottawa, October 2008
 3. "Dignity Denied: Long Term Care and Canada's Elderly" B.C. Government and Service Employees' Union
 4. Victoria Order of Nurses
 5. LTC Long-Term Care Planning Canada Inc.