

## EssentialLTC – Additional Endorsement added to Massachusetts EssentialLTC policies

Effective immediately, an Alternate Plan of Care Endorsement will now be included in all EssentialLTC policies issued in the state of Massachusetts.

Additionally, for policyholders who already have an active Massachusetts EssentialLTC policy, a letter including this endorsement will be sent letting the policyholder(s) know their existing EssentialLTC policy now includes this provision and to keep the enclosed copy of the endorsement with their policy.

A specimen version of this endorsement will be available on the EssentialLTC Agent Resource Center by selecting "New Business" on the navigation bar, then selecting the "Application & Forms" tab, and using the "State-Specific Specimens" dropdown to view the Massachusetts policy specimens.