



National Guardian Life Insurance Company (NGL)  
 Home Office: Madison, WI  
 Long Term Care Administrative Office  
 Post Office Box 4243  
 Woodland Hills, CA 91365-4243  
 888.505.2332 • Fax 818.887.4595  
 www.ngl-essentialtc.com

## EssentialLTC Partnership Policy to be Available in Three Additional States Changes effective March 29, 2019

We are pleased to announce that effective March 29, 2019, EssentialLTC will now be available as a Partnership policy in the following three states:

Kentucky                      Ohio                      Oregon

Applications submitted in these states that are dated March 29, 2019 and after require the following additional application forms:

### Kentucky

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCPR-ACK-KY	Submitted with application
The Kentucky Long-Term Care Partnership Insurance Program Notice	NLTCN-PRT-KY	Leave with applicant(s) at time of application

### Ohio

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCPR-ACK-OH	Submitted with application

### Oregon

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCPR-ACK	Submitted with application
Oregon's Long-Term Care Qualified Partnership Program	NLTCN-PRT-OR	Leave with applicant(s) at time of application

The new application forms for each state will be available via the Agent Resource Center on March 29, 2019.

### Determination of Partnership Eligibility

EssentialLTC policies issued in one of these states will automatically be issued as a Partnership policy if the applicant(s) is/are a resident of the Partnership state being applied for, and the following inflation protection requirements are met:

- Issue ages 75 or younger, an inflation protection option must be selected
- Issue ages 76 to 79, no inflation protection required (will be issued as a Partnership policy)

*Note: Under a joint application, the inflation protection requirement for a Partnership-Qualified policy will be based upon the younger applicant's issue age.*

### Partnership Information for Existing (Active) Policies Issued in These States

We are in the process of reviewing state guidelines for Partnership exchanges, with additional information to be provided once the timeline for the exchanges has been identified. In general, any active policies in these states with application dates prior to March 29, 2019 that meet the inflation protection requirements above will be considered for an exchange if the policy issue state matches the applicant's residents state.