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EssentialLTC Partnership policy to be available in seven additional states

Changes effective July 2, 2018

We are pleased to announce that Effective July 2, 2018, the EssentialLTC policy will now be available as a partnership policy in the following seven states:

Georgia Michigan South Carolina West Virginia
Idaho Minnesota Washington

Applications submitted in these states which are dated July 2, 2018 and after require the following additional application forms.

Georgia

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-GA	Leave with applicant

Idaho

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

Michigan

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-MI	Leave with applicant

Minnesota

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

South Carolina

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-SC	Leave with applicant

Washington

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-WA	Leave with applicant

West Virginia

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

The new application forms for each state will be available via the Agent Resource Center on July 2, 2018. The additional forms must be utilized for all applications received July 9th, 2018 and after.

Determination of Partnership Eligibility

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

- Issue Age 75 or younger, an inflation protection option must be selected.
- Issue age 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 policies 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 the 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 July 2, 2018 that meet the inflation protection requirements above will be considered for an exchange if the policy issue state and the applicant's resident state match.