



EssentialLTC Partnership policy to be available in four additional states

Changes effective September 28, 2018

We are pleased to announce that effective September 28, 2018, the EssentialLTC policy will now be available as a partnership policy in the following four states:

Maine

Missouri

North Carolina

Nevada

Applications submitted in these states which are dated September 28, 2018 and after require the following additional application forms.

Maine

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

Missouri

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCprt-ACK	Submitted with application
Important Information Regarding "Missouri's Long-Term Care Insurance Partnership" Program	NLTCN-PRT-MO	Leave with applicant (if Partnership)

North Carolina

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCprt-ACK-NC	Submitted with application

Nevada

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCprt-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-NV	Leave with applicant (if Partnership)

The new application forms for each state will be available via the Agent Resource Center on September 28, 2018.

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 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 September 28, 2018 that meet the inflation protection requirements above will be considered for an exchange if the policy issue state and the applicants residents states match.