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## EssentialLTC PRODUCT FEATURE AVAILABILITY (STATE VARIATION LISTING)

State	State Variation Details	Partnership	ER Group - Min. Issued EEs*	Enhancements**
AK		N/A	5	YES
AL		YES	3	YES
AR		YES	5	YES
AZ		YES	5	YES
CA	Only one month's premium may be submitted with application. "Home and Community Based Services" known as "Home Care and Community Based Services." "Assisted Living Facility" known as "Residential Care Facility." Separate policy forms issued for Comprehensive and for Nursing Facility and Residential Care Facility Only insurance.	NO	3	NO
CO		YES	2	YES
CT	180 day Elimination Period not available.	NO	2	YES
DC		N/A	2	YES
DE		YES	3	YES
FL	Facility Care Services Only coverage and Single Premium Payment option not available. Franchise policies for unisex Employer Group rate class and for 5% Association Group premium discount on gender-specific pricing are both available under separate policy forms. "Waiver of Premium Rider" is called "Home and Community Care Services Waiver of Premium Rider."	YES	2	YES
GA		YES	2	YES
HI		N/A	5	YES
IA		YES	2	YES
ID		YES	4	YES
IL		YES	2	YES
IN		NO	2	YES
KS		YES	3	YES
KY		YES	3	YES
LA		YES	2	YES
MA		N/A	2	YES
MD		YES	3	YES
ME	Employer and Association Groups not available.	YES	N/A	YES
MI		YES	2	YES

Monthly Modal premium factor is .0875 in all states

\*Employer Group minimum participation is based on issued employees and is determined by the address provided for the employer.

\*\*In the states marked "YES," premium will decrease at the death of one insured, the Waiver of Premium Rider is included if Comprehensive coverage is selected, the 10-Year Premium Payment Option is fully guaranteed, the only underwriting rate classes are "Premier" and "Employer Group," and the following items are not available: Step-Rated Compound Inflation Protection Rider, Full Return of Premium Rider, Full Return of Premium with Optional Policy Surrender Rider, and the 0-Day Elimination Period.

State	State Variation Details	Partnership	ER Group - Min. Issued EEs*	Enhancements**
MN		YES	2	YES
MO		YES	2	YES
MS		N/A	2	YES
MT		YES	2	YES
NC		YES	5	YES
ND	The Return of Premium Riders are called Death Benefit Riders.	YES	2	YES
NE		YES	5	YES
NH		YES	3	YES
NJ	Single Premium Payment option not available. Shortened Benefit Period Nonforfeiture Rider not available with 10-Year Premium Payment option. Second insured referred to as "Additional Insured" - no references should be made to "joint" coverage.	YES	2	YES
NM		YES	5	YES
NV		YES	2	YES
NY	EssentialLTC not currently approved for sale in New York.			
OH		YES	2	YES
OK		YES	5	YES
OR		YES	2	YES
PA		YES	5	YES
RI		YES	2	YES
SC		YES	3	YES
SD	Daily Benefit Amount minimum \$100, 180 day Elimination Period not available.	YES	3	YES
TN		YES	3	YES
TX		YES	2	YES
UT		N/A	2	YES
VA		YES	2	YES
VT	Daily Benefit Amount minimum \$80, 180 day Elimination Period not available.	N/A	2	YES
WA		YES	5	YES
WI	Daily Benefit Amount minimum \$60.	YES	2	YES
WV		YES	5	YES
WY		YES	4	YES

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