

FEATURES ¹	PRIVILEGED CHOICE [®] (#7044)	CLASSIC SELECT SM (#7042)
PLAN DESIGN		
Benefit Eligibility	2 of 6 ADLS or severe Cognitive Impairment.	Same
Benefit Maximums	\$1,500 – \$12,000 ages 18–79 Available in \$100 increments. Under shared plan, this maximum applies to each separately.	\$50 – \$400 ages 18–79. Available in \$5 increments. Under shared plan, this maximum applies to each separately. A 50% Reduced Home Care option is available for a reduced premium.
Elimination Periods	30, 90, or 180 days for Facility Care (not Home and Community Care). Home Care can satisfy Facility Care Elimination period. Satisfy only once for life of policy. Under shared plan, applies to each separately.	30, 90, 180, or 365 Days for Facility Care and Home and Community Care. Same
Shared Coverage	Joint coverage for a couple under same policy sharing the Lifetime Maximum. Limited conversion available on divorce or final separation.	Same

PREMIUM OPTIONS		
Couples Discount	Both must apply. 25% if one is issued, 40% each if both are issued.	Same
Preferred Health Discount	20% off for individuals if health criteria are met. Discount is 10% when combined with Couples Discount.	Same
Limited Pay Options	10 pay and pay to 65. (Individual plans only)	Same

HOME AND COMMUNITY CARE		
Payment Level and Providers	Reimburses up to the Monthly Maximum for actual expenses incurred during a calendar month. Care provider can be independent and non-certified/licensed, not affiliated with a Home Care Agency. Skilled services, Home Health Aides and Personal Care Attendants, Homemaker Services, Hospice Care, Adult Day Care.	Reimburses up to the Daily Maximum for actual expenses incurred during a calendar day. Same
First Day Home Care	Waives elimination period for Home and Community Care and Waiver of Premium begin earlier.	Available through an optional rider.
Respite Care	Up to Monthly Maximum per year.	Up to 21 days per year.
Caregiver Training	Up to 20% Monthly Maximum (lifetime limit).	Up to 5 times Daily Maximum (lifetime limit).
Equipment and Home Modification	Up to 2 times Monthly Maximum (lifetime limit).	Up to 50 times Daily Maximum (lifetime limit).
Privileged Care Coordination Services	Assess care needs and helps develop plan of care. Helps find providers and schedules covered care and services. Provides ongoing care monitoring and modifies the plan of care as needs change. Helps complete initial claims forms, but does not make claims decisions. Policyholder has the choice of using this service. The company pays the cost of this service, so there is no reduction to the available benefits.	Same

FACILITY CARE		
Payment Level and Providers	Reimburses up to Monthly Maximum per calendar month. Licensed Nursing Home; licensed or certified Assisted Care Facilities with 10 residents; other facilities meeting stated criteria.	Reimburse up to Daily Maximum per calendar day. Same
Bed Reservation	Up to 60 days per year. Counts towards elimination period.	Up to 30 days per year. Counts towards elimination period.

OTHER FEATURES		
International Coverage	Nursing Home Benefit up to 75% of the Monthly Maximum for up to 48 months. Cannot be combined with Waiver of Premium or other benefits.	Not available
Survivorship Benefit	10 Year Survivorship: Paid up policy to survivor if no claim during first 10 years of concurrent coverage.	Available through an optional rider.
Waiver of Premium	Yes, with stipulations.	Yes, with stipulations.
Alternate Care	Mutually agreed upon care and services. Limited to Personal Benefit Account.	Same

INFLATION PROTECTION		
Options	None, 5% Equal Increases, 5% Compound Increases. No claims offset.	None, 5% Equal Increases, 5% Compound Increases. Calculations affected by claims payments.
Claim-Offset to Compound Increases to Lifetime Benefit Amount	No	Yes

OPTIONAL RIDERS		
Enhanced Survivorship Rider	Paid up policy for survivor if both have the rider and one dies after 7 years of concurrent coverage.	Available through an optional rider.
Restoration of Benefits	Completely restored to an amount as if no benefits had been paid (must be ineligible for benefits for 180 consecutive days).	Available through an optional rider.
Nonforfeiture Benefit	Reduced lifetime maximum if lapse after three years.	Same

¹ This comparison illustrates significant, select, but not all product features. Benefit, options, riders, limitations and exclusions vary by state. Refer to the policy for complete details. Privileged Choice and Classic Select are not available in CA.

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