

Shared Care Rider

Genworth – “Shared” – one pool/policy/identical coverage for both; accessible to either/at same time; remaining to survivor; joint waiver of premium for *both* if one using benefits; premium reduced for survivor.

John Hancock – identical policies; can use *All* of the others; remaining to survivor; premium reduced for survivor; if all used up the partner can buy 3 yrs of coverage w/o evidence of insurability (premium at attained age).

United/Mut. of Omaha – must be identical policies/dates; can use all but 365 days of others; remaining benefit goes to survivor; no premium change.

MedAmerica – must be identical policies/dates; can use all but 24 months of others; remaining goes to survivor; no premium change.

Allianz – GenPro II – must be identical policies/dates; can use all but 1 yr. of others; remaining (except 1 yr) goes to survivor; no premium change.

Great American – FBLTC – “Joint Coverage” = *one* policy/pool of dollars accessible to either/at same time; remaining to survivor; no premium change; joint waiver of premium for *both* when one using benefits.

MetLife – must be identical plans/dates; can use *all /part* of the others; remaining to survivor at no cost; premium reduced for survivor.

Unum/Prov – not offered