

**PASQUESI ASSOCIATES**

Professional Corporation

**ATTORNEYS & COUNSELORS**

101 Waukegan Road, Suite 600  
Lake Bluff, Illinois 60044

THOMAS A. PASQUESI  
MARY D. CASCINO

*of Counsel*

THEODORE A. PASQUESI

Telephone (847) 295-9980

Fax (847) 295-9981

E-mail: [pa@pasquesi.net](mailto:pa@pasquesi.net)

**LONG-TERM CARE INSURANCE COMPARISON FORM**

You may find this form helpful in comparing the costs and benefits of different insurance policies offering nursing home and long-term care benefits.

SERVICES COVERED	Policy 1	Policy 2	Policy3
Skilled Nursing Care	_____	_____	_____
Intermediate Nursing Care	_____	_____	_____
Custodial Care	_____	_____	_____
Home Care	_____	_____	_____
Other Community-Based Care (such as adult day care)	_____	_____	_____

DAILY/AGGREGATE BENEFITS-maximum	Policy 1	Policy 2	Policy3
Skilled Nursing Care	_____	_____	_____
Intermediate Nursing Care	_____	_____	_____
Custodial Care	_____	_____	_____
Home Care	_____	_____	_____
Other Community-Based Care	_____	_____	_____

COVERAGE LENGTH-maximum days	Policy 1	Policy 2	Policy3
Skilled Nursing Care	_____	_____	_____
Intermediate Nursing Care	_____	_____	_____
Custodial Care	_____	_____	_____

IS PRIOR HOSPITALIZATION REQUIRED FOR:	Policy 1	Policy 2	Policy3
Skilled Nursing Care	_____	_____	_____
Intermediate Nursing Care	_____	_____	_____
Custodial Care	_____	_____	_____
Home Care	_____	_____	_____

IS THERE A LIMIT ON THE AMOUNT THE POLICY WILL PAY DURING YOUR LIFETIME? IF YES, WHAT IS THE LIMIT FOR:	Policy 1	Policy 2	Policy3
Nursing Home Care	_____	_____	_____
Assisted Living Facility Care	_____	_____	_____
Home Care (days or visits?)	_____	_____	_____
Total Lifetime Limit	_____	_____	_____

**BENEFITS OF THE POLICY**

What are the Age Limits? \_\_\_\_\_

Is Renewability Guaranteed? \_\_\_\_\_

Can the Premium Increase? \_\_\_\_\_

Does the Policy have:

- Inflation Protection? \_\_\_\_\_
- A Waiver of Premium Benefit? \_\_\_\_\_
- A Non-Forfeiture Benefit? \_\_\_\_\_
- A Return of Premium Benefit? \_\_\_\_\_
- A Death Benefit? \_\_\_\_\_

Will the Policy Cover One  
Person or Two? \_\_\_\_\_

Is the Policy Tax-Qualified? \_\_\_\_\_

**WHICH "BENEFIT TRIGGERS" DOES THE COMPANY USE TO DETERMINE ELIGIBILITY FOR BENEFITS?**

Unable to do Activities  
of Daily Living (ADLs) \_\_\_\_\_

Cognitive Impairment \_\_\_\_\_

Doctor Certification of  
Medical Necessity \_\_\_\_\_

Prior Hospital Stay \_\_\_\_\_

**WHAT IS THE WAITING PERIOD BEFORE BENEFITS BEGIN FOR:**

Nursing Home Care \_\_\_\_\_

Assisted Living Care \_\_\_\_\_

Home Health Care \_\_\_\_\_

Is the Waiting Period Calculated by  
Service Days? \_\_\_\_\_

Or Calendar Days? \_\_\_\_\_

Are the Waiting Periods for Home Care:  
Cumulative? \_\_\_\_\_

Or Consecutive? \_\_\_\_\_

What will the Waiting Period be  
for a Pre-Existing Condition? \_\_\_\_\_

How long will the Company look  
Back on your medical history  
to determine a Pre-Existing  
Condition? \_\_\_\_\_

**COSTS OF THE POLICY**

Is there a Discount if you and

your Spouse both buy Policies?	_____	_____	_____
What is the Premium:			
Excluding all Riders			
Monthly?	_____	_____	_____
Yearly?	_____	_____	_____
If Home Care is Included			
Monthly?	_____	_____	_____
Yearly?	_____	_____	_____
If Assisted Living is Included			
Monthly?	_____	_____	_____
Yearly?	_____	_____	_____
If an Inflation Rider is Included			
Monthly?	_____	_____	_____
Yearly?	_____	_____	_____
If a Non-Forfeiture Benefit is Included			
Monthly?	_____	_____	_____
Yearly?	_____	_____	_____
Including all Riders and Discounts			
Monthly?	_____	_____	_____
Yearly?	_____	_____	_____
 INSURANCE COMPANY			
Licensed in This State	_____	_____	_____
Any Claim Problems	_____	_____	_____
Financial Rating	_____	_____	_____
Size (Assets)	_____	_____	_____
Year Founded	_____	_____	_____
How Long has Company Offered Coverage	_____	_____	_____

Presented as information to our clients and friends, and not to be construed as or take the place of legal or other professional advice or opinion.

**IRS Required "Circular 230" Notice:** Pursuant to recently enacted federal regulations imposed on attorneys who give tax advice ("Circular 230"), we are required to include a notice in most of our written communications that any tax advice contained in the communication is not intended or written to be used, and may not be used: (i) by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer by any governmental taxing authority; or (ii) by any person to recommend or support the promotion or marketing of any federal tax transaction addressed in the communication.