



National Guardian Life Insurance Company (NGL)
 Home Office: Madison, WI
 Long Term Care Administrative Office
 Post Office Box 4243
 Woodland Hills, CA 91365-4243
 888.505.2332 • Fax 818.887.4595
 www.ngl-essentialtc.com

EssentialLTC Partnership policy to be available in seven additional states

Changes effective July 27, 2018

We are pleased to announce that effective July 27, 2018, the EssentialLTC policy will now be available as a partnership policy in the following seven states:

Iowa	New Hampshire	Rhode Island	Wisconsin
Kansas	Oklahoma	Texas	

Applications submitted in these states which are dated July 27, 2018 and after require the following additional application forms.

Iowa

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCPR-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-IA	Leave with applicant (if Partnership)

Kansas

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

New Hampshire

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

Oklahoma

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

Rhode Island

Form Name	Form #	Action
Acknowledgement Regarding Partnership Policy Qualification	NLTCPR-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-RI	Leave with applicant (if Partnership)

Texas

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

Wisconsin

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

The new application forms for each state will be available via the Agent Resource Center on June 27, 2018. The additional forms must be utilized for all applications received August 6, 2018 and after.

Determination of Partnership Eligibility

EssentialITC 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 July 27, 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.