

LTC 2016: State Specific Variations

Standard Features and Benefits (refer to the Product Guide for details)

Issue Ages: 18–79 (age 30 days prior to application date)	Elimination Period Type: Calendar days (1 day of service/week = 7 days)	Elimination Period (EP): 30, 90, or 180 days	Risk Classes: Preferred, Standard, Class 1 and Class 2 NOTE: Gender Specific Pricing (except for MT)
Maximum Monthly Benefit: \$1,500 – \$15,000 (\$100 increments)	Benefit Multiplier: 24, 36, 48, 60 or 96 months	Available Benefit: Monthly Benefit x Benefit Multiplier (pool of money)	Premium Period: Lifetime or 10-Pay
Couples Discounts: 20% or 5%	Waiver of Premium	Rate Guarantee: 5-year	Alternate Care Benefit
Dividend Eligible	Care Coordination Services: (does not reduce pool)	Bed Reservation: 60 days per calendar year (reduces pool). Not subject to and does not satisfy EP	Respite Care: Up to 2x the current maximum monthly benefit per year (reduces pool). Not subject to and does not satisfy EP.
Equipment/Home Modification: Up to 2x the current maximum monthly benefit (lifetime limit; reduces pool). Not subject to and does not satisfy EP.	Caregiver Training: Up to 2x the current maximum monthly benefit (lifetime limit; reduces pool). Not subject to and does not satisfy EP.	International Care: Up to 2x the current maximum monthly benefit (lifetime limit; reduces pool). Not subject to and does not satisfy EP.	Contingent Nonforfeiture Benefit

Optional Riders

Flexible Increase Benefit: Issue ages 18–70 5% compound Includes automatic claim increase benefit	Annual Increase Benefit: Issue ages 18–79 1%, 2%, 3% or 5% compound	Waiver of EP for Home Care & Adult Day Care*	Cash Benefit: 15% if receiving home care 10% if receiving facility care
Survivorship Benefit (not available with FIB)	Return of Premium Upon Death	Shared Care Benefit: Includes joint waiver of premium	Nonforfeiture Benefit

See State Specific Partnership Requirements for individual state partnership information.

Summary of Standard Features and State-Specific Variations

State	Standard or Variations
Alabama (AL)	Standard
Alaska (AK)	Standard
Arizona (AZ)	- The 24 and 36-month benefit multipliers are not available with the Shared Care Benefit Rider. - Shared Care Benefit Rider: residual benefit – must retain 2 years equivalent in the pool for the contract owner’s sole use. - Coordination with Other Coverage Issued by Thrivent.
Arkansas (AR)	Standard
California (CA)	- No Premium can be accepted with the application. - Waiver of Elimination Period for Home Care and Adult Day Care is called the Waiver of Elimination Period for Home and Community-Based Care. - Nonforfeiture Rider: The nonforfeiture credit is equal to the greater of: - The total premiums paid for the contract; and - Three times the maximum monthly benefit in effect on the date the paid-up coverage becomes effective. - Coordination with Other Coverage Issued by Thrivent.
Colorado (CO)	Standard
Connecticut (CT)	- The 24 and 36-month benefit multipliers are not available with the Shared Care Benefit Rider. - Shared Care Benefit Rider: residual benefit – must retain 2 years equivalent in the pool for the contract owner’s sole use. 180 day elimination period not available.
Delaware (DE)	Coordination with Other Coverage Issued by Thrivent.
District of Columbia (DC)	Coordination with Other Coverage Issued by Thrivent.
Florida (FL)	Standard – 5 Year Rate Guarantee is not available
Georgia (GA)	Standard
Hawaii (HI)	Coordination with Other Coverage Issued by Thrivent.
Idaho (ID)	Standard
Illinois (IL)	Standard

State	Standard or Variations
Indiana (IN)	• Coordination with Other Coverage Issued by Thrivent. • 12 month benefit multiplier available only on IN Partnership. • Total Asset Protection and Dollar for Dollar Asset Protection for Partnership eligible policies.
Iowa (IA)	Standard
Kansas (KS)	Standard
Kentucky (KY)	Standard
Louisiana (LA)	Standard
Maine (ME)	Standard
Maryland (MD)	Standard
Massachusetts (MA)	Standard
Michigan (MI)	Standard
Minnesota (MN)	Standard
Mississippi (MS)	Standard
Missouri (MO)	Standard
Montana (MT)	• Notice of Claim: 6 months vs. standard 30 days. • Coordination with Other Coverage Issued by Thrivent. • Unisex pricing vs. standard gender-specific pricing. • Couples Discount of 25% & 10% vs standard couples discount.
Nebraska (NE)	Standard
Nevada (NV)	Standard
New Hampshire (NH)	Standard
New Jersey (NJ)	Standard
New Mexico (NM)	Standard
New York (NY)	• 2016 LTCi not available
North Carolina (NC)	Standard

State	Standard or Variations
North Dakota (ND)	Standard
Ohio (OH)	Standard
Oklahoma (OK)	Standard
Oregon (OR)	Standard
Pennsylvania (PA)	Standard
Rhode Island (RI)	Standard
South Carolina (SC)	Standard
South Dakota (SD)	• Minimum Monthly Benefit is \$3,000 vs. standard \$1,500. • Coordination with Other Coverage Issued by Thrivent.
Tennessee (TN)	Standard
Texas (TX)	Standard
Utah (UT)	Standard
Vermont (VT)	• Minimum Monthly Benefit is \$2,300 vs. standard \$1,500. • 180 day elimination period not available
Virginia (VA)	Standard
Washington (WA)	Standard
West Virginia (WV)	Standard
Wisconsin (WI)	• Minimum Monthly Benefit is \$1,800 vs. standard \$1,500.
Wyoming (WY)	Standard