



Cash Benefit Rider

Additional benefit provided when care is needed

In addition to the built-in reimbursement benefit with Thrivent Long-Term Care Insurance, this optional cash benefit rider provides a separate benefit to be used for any purpose, regardless if services are received as home care or facility care. It is available in amounts equal to either:

- **15%** of the maximum monthly benefit while receiving home care services; **or**
- **10%** of the maximum monthly benefit while receiving facility care.

The elimination period must be met and at least five days of care received per calendar month to be eligible to receive the benefit. In certain circumstances, this benefit may be taxable.

Cash Benefit Rider*

\$5,000 Maximum Monthly Benefit (reimbursable)

—AND—

(used for any purpose without reducing maximum monthly benefit)

\$750 (15%) Monthly, if care in the home.

—OR—

\$500 (10%) Monthly, if care in facility.

*Example purposes only.

Hypothetical Example



Susan purchased Thrivent Long-Term Care Insurance with the optional Cash Benefit Rider to help pay for her future care, whether she will be receiving care in a skilled facility or her home. It was important to Susan that her family did not provide her care, but rather visit her and assist in the decisions of care.

While some carriers promote using a cash benefit to pay family members to actually provide the care to their loved ones, with Thrivent's Cash Benefit Rider additional cash payments are provided above the maximum monthly benefit, regardless of whether the insured is receiving home care or facility care. It provides the insured with added flexibility to pay for services that are not typically covered, such as:

- Transportation costs
- Prescription drugs
- Groceries
- Medical co-pays

This rider is a separate benefit and does not reduce the available maximum monthly benefit. When needed, Susan has a \$5,000 maximum monthly benefit available to help with reimbursement of qualified care expenses.

In addition, she would also have:

- \$750 (15% of maximum monthly benefit) paid as a monthly cash payment, when receiving home care services; **or**
- \$500 (10% of maximum monthly benefit) paid as a monthly cash payment, when receiving facility care services.

This can help Susan's family supervise any needed care, without having to be the actual caregivers. And this helps Susan not worry about her family feeling obligated to care for her, as well as feeling obligated to pay them. Susan can look forward to enjoying the time in the future with her family.

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