

PRODUCT FEATURES	United of Omaha	MedAmerica	Genworth	Mutual of Omaha
	Assured Solutions, Plus	Simplicity	Priviledged Choice,Select,Shrd	LTC I, LTC II - I &II
Issue Ages	18 - 79	18 - 84	18-79	18 - 79
Classifications	Pref, Select, CL1, CL2	class 1, 11, 111,	Preferred, Standard	Pref, Select, CL-I, CL-II
NH Ben. Range	\$50 - 500 per day	\$2100 - 12,000 per mo. (\$300 multiples)	Select -\$50-400 Choice - \$1500 = 12,000 per mo.	\$50 - 400
ALF Ben.Opts.	50,70,100% NH MDB Plus - 60,80% also	100% NH MMB	none	none
Comm/HHC Opts.	Basic HC= 50% Profess. Prof. HC= 100,200,300% MDB	60,80,100% NH MMB	Select& Shared - 50%,100%	LTC II-I - 50%, 100% LTC II-II - \$50 - 400
Benefit Periods	2,3,4,5,6,8yrs,Unlim	24,36,48,60,84mos,Unlim	2,3,4,5,6,8,10yr,Unlim Shared - 4,6,8,10,12,16,18,20yr	2,3,4,5yrs,Unlimited
Benefit type	daily rmb, mo.cash10xBasicHHC HHC monthly rider	monthly-immediate at qualify	Select - daily reimb Choice - monthly reimb,HC-non lic'd	daily reimb
Elimination Periods	30,60,90 days by state Plus - also 0,180,365 service days	30,60,90,180 days by state calendar days	Select - 30,90,365 Fac/HC Choice - 30,90,180 Facility service days	0, 30,60,90,180,365 days by state service days
Inflation Options	GPO, 5% simple, 2.5 - 5% comp, 5% comp for 10 or 20 yrs	none, 5% simple, 5% comp.2x, 5% compound	none, 5%equal, 5% comp	GPO, 5% simple,5% compx20, 5% compound
Premium Pay Opts.	Lifetime Plus - also 10,20yr, to 65	Lifetime,10yr,to 65,reduced 65 or 70 to 50%	Lifetime, 10yr, to 65 Shared = Lifetime only	10yr, to 65, Lifetime
Premium Guarantee	5 yrs built-in, Plus- 6-10yr opt rider	none	none	none
OPTIONS/RIDERS				
Cash Benefit	10xBasic HC MDB/mo-no service	100% included	none	none
Monthly HHC	Rider	100% included	Select - no Choice-included	Rider
Waiver HHC Elim. Per.	Rider	none	Select - Rider Choice-included	LTC II-I - Rider
Indemnity	no -except cash benefit	100% included	none	Rider - service days
Restoration of Benefit	Plus - Rider	Rider-not with shared care	Rider	none
Retun of Premium	Plus - before 65 included after 5 yr Plus-Rider-full/less claims at 5 yrs no - w/shared care	Rider - less claims<75, full < 65	none	Rider - less claims
Shared Care	Rider - Inherit included	Rider- not w/24 mos or shared care	Shared Plan or Rider - Choice/Select	none
Survivorship	Plus - Rider - w/waiver prem, after 5 yrs	Rider - after 10 yrs	Select - Rider - 10 yrs Choice - included, 7yr - Rider	Rider - w/spouse waiver prem
Spouse Waiver Prem.	Plus-included w/Survivorship	Rider	Choice w/Shared - included	Rider - w/Survivorship incl.
Spouse Benefit	Plus - Rider 60%	none	none	Rider - 60%
POWER ZONE	New, Name, 40-70yr-S/Cpls appeal, very competitively priced, basic or many features, cash, full ROP, Rate Guarantee	45-65yrs competitive price CASH - no proof of service simple, pay anyone/anywhere	Name recog., Individual & Shared Plans, Select - Basic for singles, competitive pricing	Name recognition, 5 yr & Lifetime price competitive, 2 pools of money option-NH/HHC, basic plan
First Resource Group, Ltd. 800-316-4154				

Product Features	Metlife	John Hancock
	Value, Ideal, Premier	Custom II, Essential II
Issue Ages	18 - 84	18 - 84, Over 80 restrictions
Classifications	Preferred, Standard	Preferred, Select, CL-I, CL-II
NH Ben. Range	\$50 - \$400	Custom - \$1500-15,000/mo. - \$50-500/day
		Essential - - \$50-500/day
ALF Ben.Opts.	Value - 50%,75%, 100%	Custom - 100%
		Essential - 80% NH DB
Comm/HHC Opts.	50%, 75%, 100%	Custom - 100%
		Essential - 50, 80, 100%
Benefit Periods	2,3,4,5,7yr,Unlimited	2,3,4,5,6,10yrs,Unlimited
	Premier - no Unlimited	>80 - 2,3yr
Benefit type	Val - daily reimb, Ideal - mo. reimb	all reimbursement except w/Cash Rider
	Premier - monthly indemnity-no bills	
Elimination Periods	20,45,100 days	30,60,90,180,365 days by state/age
	Value/Ideal - service days or cal w/ Rider	Custom - 1=7, Essential - 1=1
	Premier - cal days	service days
Inflation Options	FPO Rider,5%simple, 5%compound	GPO, 5%simple, 5/5% & 5/3% comp
		no GPO w/Ltd.pay, Survivor, Wvr Prem
Premium Pay Opts.	10yr, to 65, reduced 65, 2x1st yr,	10 yr, paid up 65, Lifetime
	lifetime	no ltd opts - w/Survivor, Wvr.Premium
Premium Guarantee	none	none
OPTIONS/RIDERS		
Cash Benefit	none	Rider-Custom-HHOnly/mo.-15% MB.,4.5xDB
Monthly HHC	Premier-mo. indemnity,	Custom - included w/monthly benefit opt.
	Ideal - mo. Reimb, Val - no	Essential - no
Waiver HHC Elim. Per.	Rider - Val, Ideal	Rider - Custom
	no-Facilities, w/Cal day Rider	no - Essential, 180 & 365 day EP, >80yrs
Indemnity	Rider - Value; Premier-included	Custom - w/Cash Benefit Rider
Restoration of Benefit	Rider - Value,Ideal	Rider - Custom-1 time
	no - Premier, w/shared	no - Essential, 2,10yr,Lifetime BP, >80
Retun of Premium	Rider - less claims, after 10 yrs	Rider - Custom- - less claims
		no - Essential
Shared Care	Rider - inherits	Rider-Custom,Essential-inherits,2yr guar purch
Survivorship	Rider - 10 yrs w/no claims	Rider-Custom-10yrs/no claim & Sps Wvr Prem
		no - GPO, Essential
Spouse Waiver Prem.	none	Rider - Custom - incl w/Survivorship
Spouse Benefit	none	none
POWER ZONE	Name, older age, Facility Only,	Name, lower pricing, Family Plan, Employer
	cash plan, Group simplified issue,	plan
	Residential disc., competitive rates	



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Call Trish!

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