

Options at a glance



	Bronze Option <i>existing option closed to new entrants after 1/31/2000</i>	Silver Option	Gold Option	Platinum Option
Deductible	90 days of covered long-term care	90 days of covered long-term care	90 days of covered long-term care	90 days of covered long-term care
Benefit eligibility	Inability to perform 2 of 5 activities of daily living	Inability to perform 2 of 6 activities of daily living or cognitive impairment	Inability to perform 2 of 6 activities of daily living or cognitive impairment	Inability to perform 2 of 6 activities of daily living or cognitive impairment
Lifetime maximum benefit	\$200,000 all services \$50,000 home health care	\$400,000 all services	\$300,000 all services	\$300,000 all services
Nursing home daily benefit	\$125 in Alaska \$75 outside Alaska	\$200 in and out of Alaska	\$200 in and out of Alaska	\$200 in and out of Alaska
Assisted living facility daily benefit	Covered in lieu of other services if approved	\$150 in and out of Alaska	\$150 in and out of Alaska	\$150 in and out of Alaska
Home health care daily benefit	\$75 in Alaska \$40 outside Alaska	\$125 in and out of Alaska	\$125 in and out of Alaska	\$125 in and out of Alaska
Hospice daily benefit	Not Covered	\$125 in and out of Alaska	\$125 in and out of Alaska	\$125 in and out of Alaska
Respite care daily benefit amount	Not Covered	Up to \$200 in and out of Alaska, maximum of 14 days	Up to \$200 in and out of Alaska, maximum of 14 days	Up to \$200 in and out of Alaska, maximum of 14 days
Inflation protection	None	None	Simple at 5% of original benefit each year. Applies to lifetime and daily benefit amounts.	Compound at 5% of the prior year's benefit each year. Applies to lifetime and daily benefit amounts.

Definitions

Deductible—the amount you must pay before the plan pays benefits.

Activities of Daily Living—The Silver/Gold/Platinum options include bathing, continence, dressing, eating, toileting, and transferring. The Bronze Option includes dressing, toileting, transferring, eating, and walking.