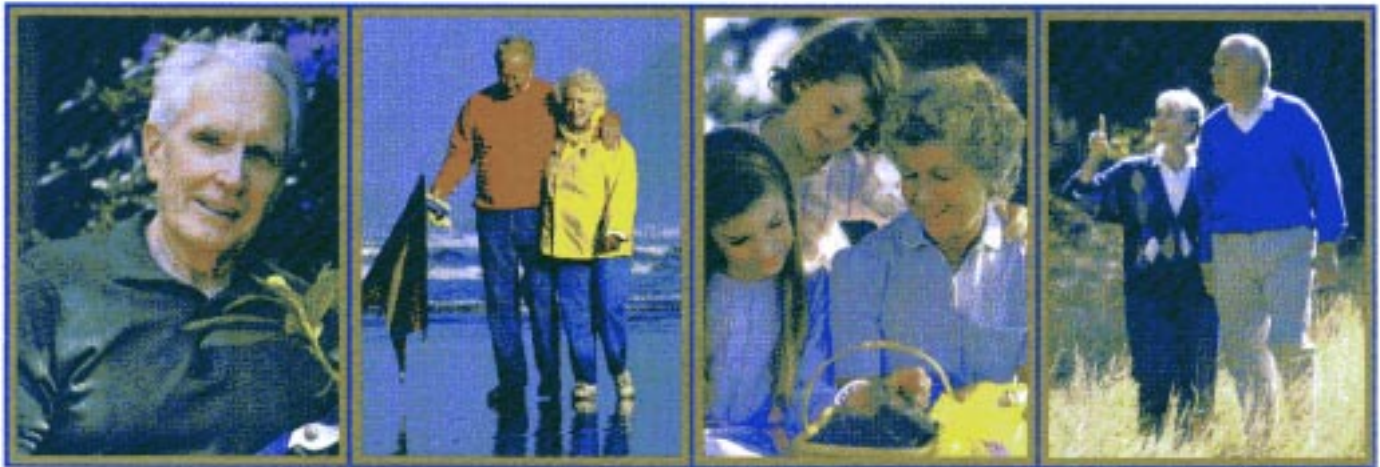

THE
LONG TERM CARE SOLUTION

EQUICARE
2002



A LONG TERM CARE INSURANCE PLAN
THAT ALLOWS MORE OPTIONS AND BENEFIT CHOICES
FOR TODAY'S SENIOR AMERICANS

Equitable
Life & Casualty
INSURANCE COMPANY

3 TRIAD CENTER, SALT LAKE CITY, UTAH 84180

EQUICARE 2002

AN AFFORDABLE LONG TERM CARE
SOLUTION FOR
THE ULTIMATE GENERATION



EQUICARE 2002 is an affordable long-term care insurance program that provides you a variety of nursing home and home care benefit features and options so you can build the long term care plan that best suits your needs.

With **EQUICARE 2002**, you and your family won't have to worry over "WHAT IF IT HAPPENS." You can have peace of mind in knowing that you can remain independent and that you can afford the QUALITY NURSING HOME AND/OR HOME CARE SERVICES YOU NEED - WHEN YOU NEED THEM.

Equitable
Life & Casualty
INSURANCE COMPANY

EQUICARE 2002

PRACTICAL, AFFORDABLE CHOICES ASSISTED LIVING AND HOME CARE BENEFITS AND FEATURES

- Available all ages to 100.
- Guaranteed Renewable - *protection for a lifetime.*
- No waiting period for pre-existing conditions - *immediate coverage.*
- Daily Benefit Amounts
\$50 up to \$250 for Nursing Home and Assisted Living, and
\$25 up to \$250 for Home and Community Care.*
- Elimination Periods
0, 30, 90, 180 or 365 days for Nursing Care and Assisted Living, and
0, 7 or 30 days for Home and Community Care.*
(365 days not available in ND)
- Covers organic brain disorders including Alzheimer's, Parkinson's and senile dementia.
- Pays benefits in any licensed Nursing Care or Assisted Living Facility in any state. Includes residential care, adult foster homes and hospice facilities.
- Covers all levels of Home Health Care, Adult Day Care and Hospice Care. Includes medical therapeutic and personal care, including homemaker, aide and Companion services.*
- Waiver of Premium once benefits are payable after 90 days of your stay in a Nursing Care or Assisted Living Facility.
- Qualifying for benefits - *It's just what your doctor orders.*
Your need for Nursing Care, Assisted Living or Home and Community Care services due to:
Loss of Functional Capacity - 2 or more ADLs, for 90 days or longer (e.g. bathing, eating, dressing, transferring), or
Similar level of disability of ADLs, as defined by law, or
Severe Cognitive Impairment.
Your own doctor, or a Care Planner you select, conducts your ADL or cognitive assessment and provides a Plan of Care.
- Benefit Periods of 1, 2, 3, 4, 5 years and Unlimited Lifetime. (1 year not available in AZ & NV)
Separate and independent Benefit Periods for Nursing Care and Home Care - *2 policies in 1!*
- Lifetime Benefit Periods of 2, 4, 6, 8, 10 years and Unlimited Lifetime. (2 year not available in AZ & NV)
Separate and independent Lifetime Benefit Periods for Nursing Care and Home Care - *comprehensive 2 layer coverage!*
- Full Restoration of Benefits when each period of care is separated by 6 months, subject to your lifetime benefit limits.

*Available in 2002+ policy only.

EQUICARE 2002

FOR LONG-TERM NURSING CARE, HOME CARE PROTECTION

SPECIAL FEATURES AND OPTIONS

- Alternate Care - coverage for services, supplies or equipment to avoid or delay a stay in a Nursing Home or Assisted Living Facility.
- Care Planner - pays double your daily amount for professional help to assess your need for benefits and develop your plan of care.
- Bed Reservation - pays charges to reserve your room and bed if you are hospitalized during a stay.
- Care by Family Members - pays a family member to provide home care services to you.*
- Respite Benefits - coverage for services while an unpaid caregiver is away.*
- Caregiver Training- pays up to 5 times your daily amount to train a caregiver to provide home care services to you.*
- Look Back - coverage for home care services up to 21 days before we receive your plan of care.*
- Extended Reinstatement - automatic reinstatement of your policy should it lapse due to cognitive impairment.
- Policy Protections - notice to your Alternate Payor to avoid an unintentional lapse of your policy, plus an additional 15 days after the 31 day grace period to automatically renew your policy.
- Inflation Fighter Options - *to keep pace with the rising costs of care.*
 - Automatic:** 5% increase of your daily amounts every year - *no additional premium due.*
 - Flexible:** your choice to increase your daily amounts by 5% each year - *you turn it on or turn it off.* (Not available in AZ, ID, IA & OH)
 - Periodic:** your choice to buy additional \$10 or \$20 benefit amounts every third year - *protecting your insurability.* (Not available in AZ, ID, IA & LA)
- Nonforfeiture Option - *allows you to add value to your already valuable coverage.*
 - Shortened Benefit Period:** if your policy lapses for nonpayment of premium after 3 years, your coverage will continue and your benefits will be equal to the total premium you have paid.
- Joint Policy Features - joint applicants receive either the no cost Paid-up Survivor benefit (paid-up insurance to the survivor after 10 years), or choose a 10% premium discount - *security for couples.*

*Available in 2002+ policy only.

EQUICARE 2002

SOME RELEVANT FACTS YOU SHOULD KNOW

A NATIONAL STUDY PREDICTS that 43% of all Americans over age 65 will be admitted into a nursing facility in their lifetime^(a). Today, the average cost of staying in a nursing facility is \$3,333 per month or \$40,000 per year^(b).

3 IN 10 ADULTS OVER AGE 50 (30%) have had direct experience with 1 or more long-term care services during the past 12 months, either personally or with a family member^(c). 8 in 10 (80%) of the general adult population over age 50 believes that most residents of nursing homes never return to their own homes. In fact, the majority of them are discharged to return home within 1 year^(d), many still needing care.



NO, MEDICARE WON'T PAY FOR LONG TERM CARE! Medicare pays for only 2% of all nursing facility care and nothing beyond 100 days^(e). Medicare provides only limited recovery benefits for home care and Medicaid requires you to spend down your assets in order to qualify. Today, no government program exists for comprehensive long term care, and the likelihood of one in the future is purely speculative.

WHEN YOU CONSIDER WHAT'S REALLY IMPORTANT TO YOU – your health, independence, family, friends, protection of your assets, security, choice, quality of life, quality of health care, and peace of mind for all concerned

– it's **EQUICARE 2002**

TAX STATEMENT – This policy is intended to be a “qualified long term care insurance contract” for federal income tax purposes. The extent to which your premiums may be deductible as a medical expense and your benefits excluded from income depend entirely upon your own situation. You should consult a personal tax advisor to make that determination.

(a) National Association of Insurance Commissioners booklet “A Shoppers Guide to Long Term Care Insurance” (revised June, 1993). (b) National Underwriter, June 27, 1994. (c) and (d) Medical Benefits, November 30, 1995, Harvard School of Public Health and Louis Harris & Associates Inc., October 12, 1995. (e) Aging America, February 1990 Report To The Special Committee on Aging, United States Senate.

EQUICARE 2002

EQUITABLE'S 3-WAY GUARANTEE

GUARANTEED RENEWABLE

You can renew this policy as long as you live by paying the premium on time – no matter what your future health may be.

GUARANTEED PREMIUM PROTECTION

Your premium is guaranteed for one full year. We will never raise your premiums unless we change the premiums on all policies like yours in your state on a class basis. We will notify you at least 31 days in advance of any change in premium.

GUARANTEED SATISFACTION

You have the right to a 30 day "free look" and a full refund if you are not completely satisfied for any reason...no questions asked.

PERSONAL, PROFESSIONAL SERVICE . . . it's what Equitable is all about. Our service has a personal touch and your claims are paid fast. We're only a toll free phone call away (1-800-352-5130) and we don't use computerized answering systems, just friendly people willing to help you.

Since 1935, Equitable Life & Casualty has been committed to offering only the highest quality health insurance products and customer services to our policyowners. We constantly strive to enhance our recognized position of leadership in health care protection for older Americans.

From the early 1970's, Equitable has been an industry leader in responding to the increasing consumer demand for better, more comprehensive long term care insurance coverage. In keeping with our tradition of leadership and our reputation of caring for our customers, Equitable is proud to present **EQUICARE 2002** a sensible long term care solution . . . for the Ultimate Generation, today's senior Americans.

EQUICARE 2002 . . . *Because We Care!*

Limitations & Exclusions: This policy does not cover any loss: for benefits payable under Medicare or any Federal or State law or regulation (except Medicaid) unless an Eligible Charge is made which you must pay; resulting from war or an act of war, whether declared or undeclared; occurring outside the territorial limits of the United States or its possessions; due to alcoholism or drug use, unless in accordance with a Doctor's prescription or orders; caused by self-inflicted injury or attempted suicide; for prescription or non-prescription drug charges; or caused by mental disease or disorder without demonstrable organic disease such as: neurosis, psychoneurosis, psychopathy or psychosis.

This brochure is not your policy. It is a summary only. Be sure to review your policy.

NEITHER EQUITABLE LIFE & CASUALTY NOR ITS AGENTS ARE CONNECTED WITH MEDICARE

Receipt

All premium checks must be payable to: Equitable Life & Casualty Insurance Company.

Do not make checks payable to the agent or leave the Payee blank.

EFFECTIVE DATE will be the date of the application or the date of approval.

Received from _____
the sum of _____ Dollars \$ _____ for _____ months premium,
with application. If for any reason the application is not approved and the policy is not issued, this premium is to be refunded. No liability is created or assumed by the Company, except for refund of this premium until the policy applied for has been issued.

Date Receipt and Outline of Coverage was prepared _____, 19 _____

by _____
Agent's Signature