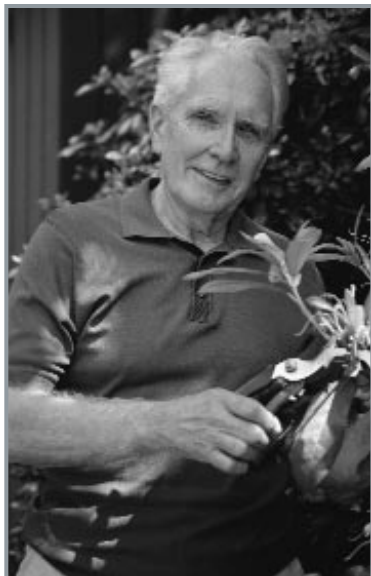


RECOVERYCARE



A SHORT-STAY NURSING HOME PLAN



The

PREMIER SERIES

...for the Ultimate Generation

Equitable
Life & Casualty
INSURANCE COMPANY

A PRACTICAL AND AFFORDABLE PLAN FOR NURSING CARE FOR PERIODS OF LESS THAN 1 YEAR.

BENEFITS AND FEATURES:

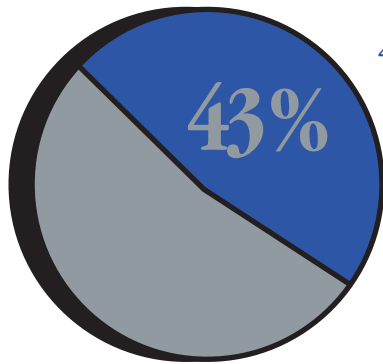
- Issue ages 50 to 94.
- Benefits for all levels of care (skilled, intermediate or custodial) in any licensed nursing facility.
- Daily Benefits: \$50 minimum - additional \$10 units up, to \$150* per day.
*Maximum daily benefits of \$100 at age 85 or above.

CHOOSE FROM THESE OPTIONS:

Maximum Benefit Periods	Maximum Lifetime Benefit Period
100 Days	300 Days
150 Days	500 Days
200 Days	700 Days
300 Days	1,000 Days

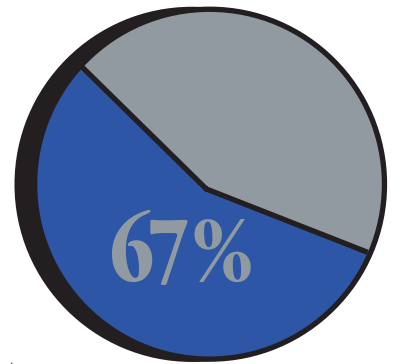
- Deductible Periods: 0 day*, or 20 day deductible period
*Not available above age 85
- Qualifying for Benefits — *It's Just What Your Doctor Orders!*
 - ❖ Your need for nursing home care; or
 - ❖ More than one ADL (i.e., bathing, eating, dressing, toileting, transferring); or
 - ❖ Cognitive Impairment
- Inflation Protection — *Periodic Benefit Upgrade*
Your daily benefit can be increased up to \$20 on every third policy anniversary, to keep pace with inflation, with no evidence of insurability.
- Coverage for Alzheimer's disease, Parkinsons disease and senile dementia.

PROBABILITY OF NURSING HOME USE



43% of America's population over the age of 65 will spend some time in a Nursing Facility*.

67% of all Nursing Facility stays are for less than 1 year.*



*Statistics from the National Association of Insurance Commissioners booklet "A Shoppers Guide to Long Term Care Insurance" (revised June, 1993)

Medicare covers **only** skilled nursing care and

- ❖ **only** after a 3 day hospital stay and
- ❖ **only** in Medicare skilled nursing facilities and
- ❖ **only** for 100 days and
- ❖ there is a co-pay for 80 days of the 100 days covered!

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.

QUALITY, VALUE, DEPENDABILITY

RECOGNIZED LEADERSHIP — since 1935 Equitable has led the way with superior health care protection for America's Seniors. We were in the forefront when Medicare began over 25 years ago and we still lead the way today, giving you the satisfaction of knowing you can count on us for quality, value and dependability.

PERSONAL, PROFESSIONAL SERVICE — it's what Equitable is all about. Our service has a personal touch and your claims are paid fast! Ask us about our "under 5 day" claim service. We're only a toll free phone call away, and we don't use computerized answering systems, just friendly people willing to help you.

BECAUSE YOU DESERVE THE VERY BEST

NURSING FACILITY RECOVERY CARE BENEFITS JUST WHAT YOUR DOCTOR ORDERS!

COVERAGE THAT'S EASY TO GET AND EASY TO KEEP

- ❖ Your acceptance can be guaranteed with our simple "Yes/No" application.
- ❖ You can choose the premium payment plan that is best for you, plus a way to make sure once you have your coverage you won't lose it. Ask your Equitable agent about our "Alternate Payor" program, and our "15 day extension to pay."

A CHOICE OF CLAIM PAYMENT PLANS

- ❖ We can pay you direct or pay your provider. Ask your Equitable agent about it — it's your choice. Either way you receive a full, personalized explanation of the benefits paid.

LIMITATIONS & EXCLUSIONS: We will not pay for any loss: 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 alcohol or drug use, except as ordered by a doctor; or caused by mental disease or disorder without demonstrable organic disease such as: neurosis, psychoneurosis, psychopathy or psychosis. However, coverage is provided for organic brain disorders such as senile dementia, Alzheimer's disease, and Parkinson's disease.

There is a 6 month waiting period for pre-existing health conditions. Pre-existing conditions means a condition for which medical advice or treatment was recommended by or received from a doctor within 6 months before the Effective Date of the policy.

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

RECEIPT: Please Note: All premium checks must be made payable to Equitable Life & Casualty Insurance Company.
Do not make checks payable to the insurance agent or leave the payee line blank.

Received from _____ the sum of \$ _____ for _____ months premium, with this 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 _____.