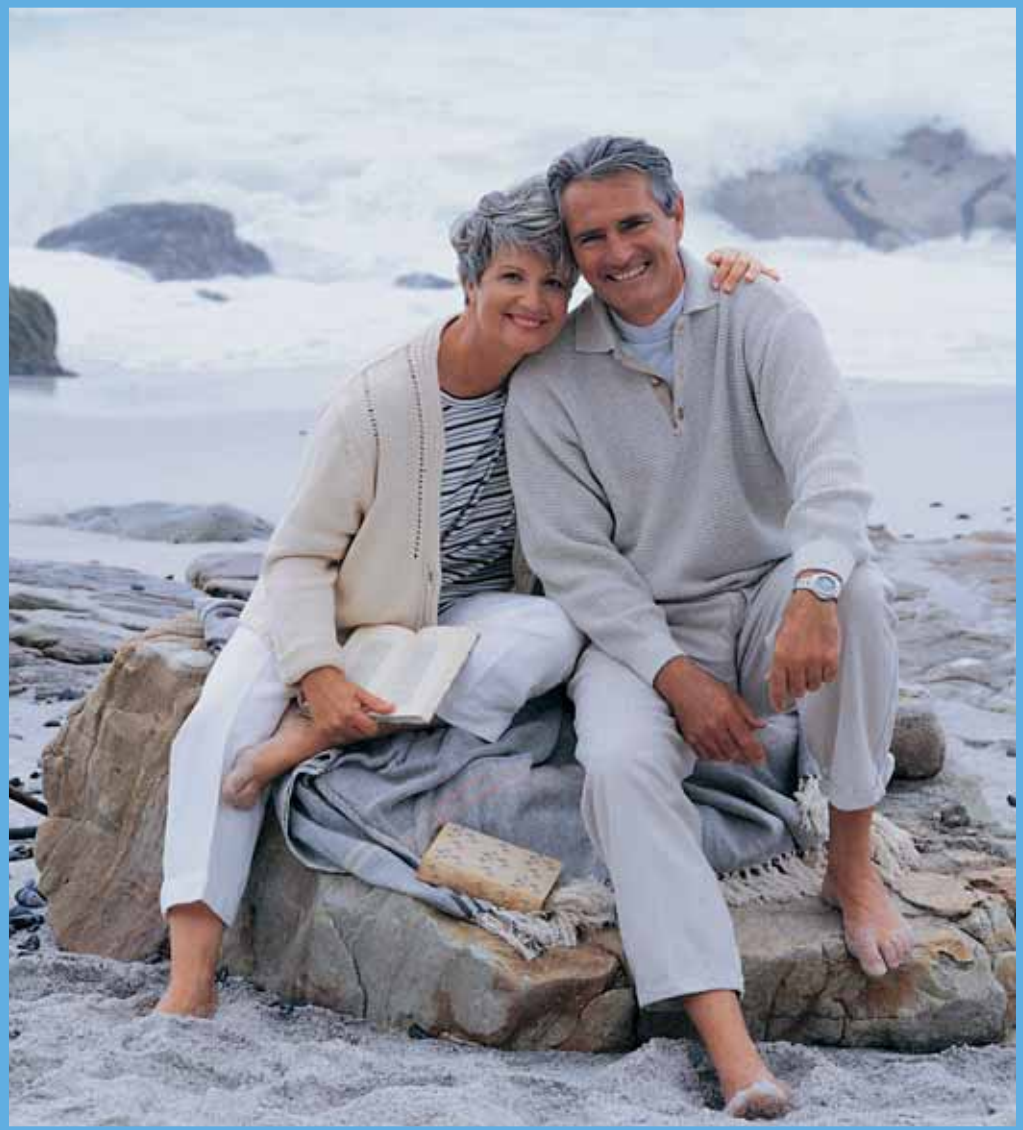


CareChoices

A Flexible Short-Term Care Insurance Plan 792



Care Where You Want It!



Equitable & You

... Committed To Caring

Equitable Life & Casualty Insurance Company



What if ... ?

Things happen that can turn our lives upside down . . . an unexpected accident, a sudden illness, a life threatening event, or a cognitive disease like Alzheimer's or dementia. The physical, emotional and financial impact of recovery or care, which could be lengthy, can throw a once normal life into crisis. Medicare and traditional health insurance plans are not designed to cover the costs of an extended period of recovery or care.

If something serious happened to you, what would you do? Who would provide care for you? How would you pay the expenses?

CareChoices is the Answer

Should you need care for less than a year, CareChoices allows you to get care where you want it or need it, and will reimburse you for your costs. CareChoices benefits are paid in cash directly to you, and will pay benefits to you in addition to Medicare or any other insurance coverage. Persons age 50 through 84 have the choice of two plans.

Plan 1 – Facility Only Care Plan

Benefits Include Facility Care:

- ▼ Pays benefits for care, services and supplies in all covered facilities, including:
 - Assisted Living Facilities
 - Nursing Homes
 - Residential Care Facilities
 - Hospice Care Facilities
 - Alzheimer's Facilities or Units

▼ Room Reservation

If you are hospitalized while you are confined in an Assisted Living Facility or a Nursing Home, we will pay the cost of your Assisted Living Facility or Nursing Home room, up to the daily benefit amount you have selected. We will pay these benefits for up to 15 days each year.

▼ Alternate Care

Helps pay for care not normally covered by the policy if there are no covered facilities in your area or if the alternate care is more appropriate for your needs. Equitable must approve the alternative plan of care.

▼ Hospice Care

Helps pay for care, services and supplies for terminal illness treatment.

▼ Restoration of Benefits

We will restore the number of days you have used in your benefit period (up to a maximum of 2 times the number of days you selected) when you are discharged from a Nursing Home or Assisted Living Facility, or no longer receive Home Care, and have not qualified for benefits for 180 consecutive days.

Inflation P

You can choose to have your daily benefits automatically adjusted for inflation based on your original daily benefit amount. The daily benefit will

You Qualify F

- You cannot perform two or more of six ADL
- You have a cognitive impairment (such as d
- You need Hospice Care due to terminal illness

Plan 2 – Comprehensive Care Plan

Benefits Include:

Same as in Facility Only Care Plan

PLUS: Home Care

Covers care, services and supplies from qualified home care providers.

▼ Visits by:

- Home care aides
- Nutritional specialists
- Nurses
- Medical social workers
- Physical, occupational and speech therapists

▼ Related Home Care Charges:

- Transportation to and from medical appointments
- Domestic cleaning and laundry services
- Home delivery of meals from an official program
- Food shopping, running errands, meal preparation and clean-up

▼ Respite Care

Pays benefits for care, services and supplies, up to the daily benefit amount, to temporarily relieve an unpaid caregiver who normally provides you with care in your home or private residence. Respite care is limited to 10 calendar days. It covers:

- Assistance with activities of daily living
- Personal supervision due to cognitive impairment
- Maintenance of the home environment, including shopping, meal planning and preparation, and light housekeeping

Benefits in Every CareChoices Plan

Daily Benefits

Amount of benefits available for each day of care – choose from \$50 to \$300 a day – in \$10 increments.

Your Daily Benefit is: _____

Benefit Periods

Maximum number of days that benefits are paid – choose from 100 days up to 350 days – in 50-day increments.

Your Benefit Period is: _____

Elimination Periods

The number of days of care before benefits are paid – choose from 0 days, 15 days, and 30 days. A waiting period needs to be satisfied only once in your lifetime.

Your Waiting Period is: _____

Your CareChoices Plan is:

- Facility Only Care Plan
- Comprehensive Care Plan
- Optional Simple Inflation Protection
 - 3%

Your Total Maximum Benefit is:

(Daily Benefit x # of Days x 2)

Your Monthly Premium is:

Protection:

atically increase every year by 3% of your
l increase even while you are receiving benefits.

or Benefits If:

s (Activities of Daily Living); or
dementia or Alzheimer's disease).

s.

CareChoices Lets You Get “Care Where You Want It.” Nursing Homes, Assisted Living Facilities, Home Care. It’s all about choices.

With its essential benefits and valuable features, CareChoices can fill many needs by giving you the flexibility to design the plan you want and can afford. And most importantly, CareChoices gives you control to get care where you want it, when you need it.

CareChoices is easy to apply for – just ask your professional Equitable agent. A friendly rapid and hassle-free application process can get you the plan you want in about 20 minutes.

This brochure is a summary only of the benefits and features of the policy. The policy contains limitations and exclusions. Please refer to the Outline of Coverage.

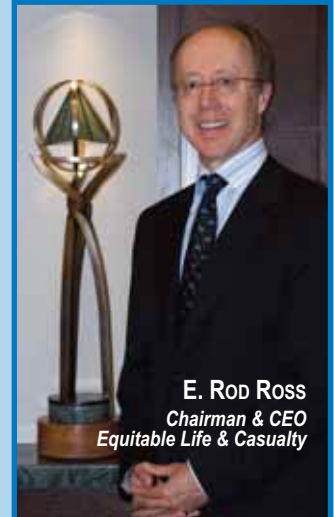


Providing innovative insurance solutions for policyowners and their loved ones since 1935.

About Equitable

Equitable Life & Casualty is in the business of helping people deal with the financial effect that injury, illness or death can have on a family. We have earned a national reputation for providing fast, friendly personalized service to our family of policyowners – to be “customer centric.” Through the innovative use of technology, we give our customers choices in how they wish to do business with us. We support this with ground-breaking rapid and hassle-free processes that create positive customer experiences and promote long-lasting relationships.

CareChoices represents Equitable’s continuing commitment to excellence in providing top notch, valuable and affordable insurance protection, and with it a measure of financial security and peace of mind for our policyowners and their loved ones . . . Because *We Care!*



E. Rod Ross
Chairman & CEO
Equitable Life & Casualty

To Do Well, By Doing Good . . . Because *We Care!*®



Equitable Life & Casualty Insurance Company

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