

## Long-Term Care Insurance Policy Comparison Worksheet

If you decide long-term care insurance is right for you, use this worksheet to compare various policies.

Call the TDI **Consumer Help Line (1-800-252-3439)** or visit our website ([www.tdi.texas.gov](http://www.tdi.texas.gov)) to learn a company's financial rating, complaint index, and company license status.

<b>Company Information (insert company name )</b>						
Telephone number						
Financial rating						
Consumer complaint index						
Company licensed in Texas (yes or no)						
Number of years in business						
Policy form number						
Number of years selling policy form						
<b>Premium Amounts</b>						
Premium without riders and discounts	\$		\$		\$	
Premium with home health care	\$		\$		\$	
Premium with inflation protection	\$		\$		\$	
Premium with nonforfeiture benefit	\$		\$		\$	
Premium for optional rider	\$		\$		\$	
Premium for optional rider	\$		\$		\$	
Discounts you qualify for		%		%		%
Premium with riders and discounts	\$		\$		\$	
<b>Benefits the Policy Provides</b>						
Years of coverage provided						
Total lifetime benefit	\$		\$		\$	
Pre-existing condition wait period (yes or no)						
Benefits adjusted for inflation protection (yes or no)						
Tax-qualified policy (yes or no)						
<b>Services the Policy Provides</b>						
Nursing home care (yes or no)						
Assisted living facility care (yes or no)						
Home health care (yes or no)						
<b>Daily and Monthly Policy Limits</b>						
	<b>Daily</b>	<b>Monthly</b>	<b>Daily</b>	<b>Monthly</b>	<b>Daily</b>	<b>Monthly</b>
Nursing home care	\$	\$	\$	\$	\$	\$
Assisted living facility care	\$	\$	\$	\$	\$	\$
Home health care/adult day care	\$	\$	\$	\$	\$	\$
<b>Elimination Periods (list number of days for each )</b>						
Nursing home care						
Home health care						