

58003 Benefit Eligibility

"Benefit Eligibility" in each Policy or Certificate is defined as follows:

(a)

"How to qualify for Benefits: We will pay for the Qualified Long-Term Care Services covered by this policy if: (1) The insured becomes a Chronically Ill Individual, and (2) The Services are prescribed for the insured in a written Plan of Care.

(1)

The insured becomes a Chronically Ill Individual, and

(2)

The Services are prescribed for the insured in a written Plan of Care.

(b)

The insured will be considered a Chronically Ill Individual when one of the following criteria are met: (1) The insured is unable to perform, without Standby Assistance or Hands-On Assistance from another individual, [2 Activities of Daily Living] due to a loss of functional capacity and the loss of functional capacity is expected to last at least 90 days; OR (2) the insured has a Severe Cognitive Impairment requiring Substantial Supervision to protect the insured from threats to health and safety.

(1)

The insured is unable to perform, without Standby Assistance or Hands-On Assistance from another individual, [2 Activities of Daily Living] due to a loss of functional capacity and the loss of functional capacity is expected to last at least 90 days; OR

(2)

the insured has a Severe Cognitive Impairment requiring Substantial Supervision to protect the insured from threats to health and safety.

(c)

The certification that the insured is a Chronically Ill Individual must be made by a Licensed Health Care Practitioner, within the preceding 12 months and must be renewed at least every 12 months. The services to be paid by the Policy [Certificate] must be prescribed in a written Plan of Care prepared by a Licensed Health Care Practitioner.

(d)

All of the services covered by this policy are Qualified Long-Term Care Services.

(e)

The definitions for the following terms will help explain how the insured qualifies for benefits under this Policy: Activities of Daily Living; Standby Assistance; Hands-On Assistance; Severe Cognitive Impairment; Substantial Supervision; Licensed Health Care Practitioner; Plan of Care; and Qualified Long-Term Care Services."