



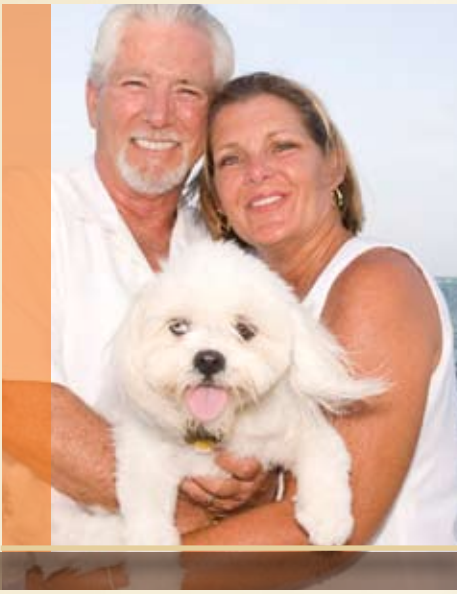
LifeStyle SolutionsSM



Tax-Qualified Long Term Care Insurance

Policy Form Series CCL3000-TQ

Underwritten by:
United Security Assurance
Company of Pennsylvania
673 East Cherry Lane, Souderton, PA
1-800-872-3044 ❖ www.usa-cal.com



United Security Assurance Company of Pennsylvania's mission is to provide superior health products at fair and reasonable rates.

Our LifeStyle Solutions plan offers more individuals the opportunity to benefit from a long term care plan.

Why Choose United Security Assurance?

We're experts in long term care insurance. For more than 27 years, we've worked with thousands of policyholders to provide cost-effective, quality long term care insurance coverage we believe is unsurpassed in value.

When shopping for long term care insurance you'll want to find a company that you can **rely** on – one that's been around for many years, that specializes in long term care insurance. You should insist on **quality products** from a company that recognizes your desire to remain independent and healthy. You will need to locate a company that offers **innovative plans** that best fit your budget and lifestyle. And most importantly, you'll be looking for a company that provides **superior, quality service**. At United Security Assurance Company of Pennsylvania we can provide all this and more.

A Company You Can Rely On

We understand the importance of providing quality senior health products and have developed quality long term care plans to help address customer needs. We offer non-tax qualified, tax-qualified, and state LTC Partnership certified long term care insurance plans, along with stand-alone home health care plans, to help cover expenses that are not traditionally covered by Medicare, medical, and disability insurance.

United Security Assurance is a privately held life and health company owned by CMS Financial Services Corp.; CMS also owns Coventry CareLink Insurance Services, LLC, administrators of our LifeStyle SolutionsSM policy. Coventry has been an innovator in the field of retirement products and services since 1985. It's this level of industry experience you can count on to provide you the same reliable products and services today ... and tomorrow.

LifeStyle SolutionsSM Tax-Qualified Long Term Care Insurance Plan

No one knows what the future might bring, but taking charge of one's financial future by purchasing long term care insurance is an important step. An unexpected health condition or serious accident can strike at any time and completely exhaust a family's life savings. But with the right amount of long term care insurance coverage, an individual can transfer that risk and receive in-home or facility care should they become disabled and not able to care for themselves. This coverage also helps to eliminate the additional burden of having family members provide for your care. Most people associate long term care insurance with seniors, but the value of long term care insurance for those under the age of 50 is also important.

In fact, nearly half of all Americans will need long term care services at some point in their lives. And most people over age 50 are at risk of needing it during their lifetime. For these individuals, United Security Assurance is proud to offer LifeStyle SolutionsSM. This unique tax-qualified long term care insurance product offers four underwriting classes and effectively integrates a network of Wellness, HomeWorks, Care Planning and Coordination Service Programs, to help you postpone disability and prolong your independence.

The Financial Benefits Covered by LifeStyle Solutions

Our LifeStyle Solutions insurance plan was designed with features, services programs and options to help individuals protect their financial security and to help them remain at home and independent as they age. The following information provides benefit options, covered services, and discounts that are available under our LifeStyle Solutions insurance plan.

Please refer to the LifeStyle Solutions Outline of Coverage and Sample Policy for complete plan information.



Providing service plan options to help individuals protect their financial security and remain independent as they age.

Benefit Options*

- **Maximum Daily Benefit:** \$50/day to \$350/day (in \$10 units)**
- **Maximum Benefit Periods:** 1, 2, 3, 4, 5 years or lifetime***
- **Elimination Period:** 0, 40, 90, 120 or 180 days
- **Risk Classes:** Preferred, Standard, Class 1 and Class 2
- **Home Health Care and Adult Day Care Services:** 100% of Maximum Daily Benefit

*The amount of benefits provided depends upon the plan selected, the premium will vary by the amount of benefits selected.

**\$250 Maximum Daily Benefit for Class 2

***5 years Maximum Benefit Period for Class 2

Covered Services*

Nursing Care Facility – A nursing home is a licensed institution that provides skilled nursing care and rehabilitation services to people with illnesses, injuries or functional disabilities on a 24 hour basis. Services covered at 100% of the Maximum Daily Benefit for the Benefit Period selected of 1, 2, 3, 4, 5 years or lifetime.

Assisted Living Facility – Assisted living facilities are for people needing assistance with Activities of Daily Living, but wishing to live as independently as possible for as long as possible. Assisted living exists to help bridge the gap between independent living and nursing homes. Services covered at 100% of the Maximum Daily Benefit for the Benefit Period selected of 1, 2, 3, 4, 5 years or lifetime.

Home Health Care Services – Medical and non-medical services provided to ill, disabled or infirm persons in their home. These services range from custodial care to skilled care services. Home Health Care services are covered at 100% of the Maximum Daily Benefit and the Maximum Monthly Benefit for a Benefit Period selected of 1, 2, 3, 4, 5 years or lifetime.

Adult Day Care – We will pay up to the Maximum Daily Benefit amount in your policy for Adult Day Care in a licensed program. These services are provided within a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults.

Hospice Care – Palliative care provided in your home or a facility to relieve your physical and emotional discomfort, if you become terminally ill.

Respite Care – Provides relief for a primary, unpaid caregiver allowing them time to take a rest. Care can be provided in a Nursing Home or other type of covered accommodation, as well as in your home. We will pay up to 20 days per policy year at up to your Maximum Daily Benefit.

Alternative Services – These are services not otherwise specifically covered by this policy but may be critical in meeting your specific future long term care needs. These services must be pre-approved by you, your Care Coordinator and United Security Assurance. Services are covered up to 50 times the Maximum Daily Benefit selected.

Bed Reservations – Reserve a Nursing Home or Assisted Living Facility bed for up to 20 days in a policy year, if stay is interrupted due to a hospitalization.

*See the Outline of Coverage for complete coverage details.

Plan Features and Benefits*

Guaranteed Renewable for Life – You have the right, by the timely payment of premium, to continue your coverage for as long as you live or until the policy's Maximum Benefit Amount has been exhausted. We cannot change your premium because your health or age has changed. We have the right to change your premium only if we change them for all the similar policies in your state on the same Policy Form. We will give you at least 45 days notice before any change in premium becomes effective.

Informal Caregiver Training – We will pay to train an informal caregiver, such as a spouse, a son, a daughter or a friend to give you effective care. We will pay up to 5 times your current Maximum Daily Benefit over the life of the policy.

Service Programs – You will have access to a network of service program providers experienced in delivering in-home services. These Service Program Providers offer support to each insured through Wellness Planning and, when needed, access to a full program of Care Planning and Long Term Care Services.

Thirty-Day Free Look Period – You have 30 days after you receive your policy to return it for a full refund.

Waiver of Premium – We will waive premium falling due after your elimination period is met. We will continue to waive premium as long as you continue to receive Covered Services except for Informal Caregiver Training, Respite Care and Alternative Services.

Discounts

- Preferred Health Discount – If you are eligible and in good health when you apply, you can receive a 10% premium discount.
- Spousal Discounts: When one spouse is eligible, applies for, and is issued an individual policy, that spouse will receive a 15% premium discount. When both spouses are eligible, apply for, and are issued individual policies, each spouse will receive a 20% premium discount. These discounts will apply to the premium plus the riders.
- Group Discount: If you are a member of an established group that agrees to offer this plan to its members, you are entitled to receive an additional discount of 10% on the Franchise Group version of the policy form. **

*See the Outline of Coverage for complete coverage details.

**Not available in all states.

Optional Riders*

We offer a variety of optional riders, for an additional cost, that can be used to customize a policy to meet your personal needs. Our optional riders are listed below.

***Chronically Ill Individual - Any individual who has been certified by a Care Coordinator at any time within the preceding 12-month period as: (a) being unable to perform without Substantial Assistance from another individual at least two ADLs for a period of at least ninety (90) days due to a loss of functional capacity; or (b) requiring Substantial Supervision to protect the individual from threats to health and safety due to Severe Cognitive Impairment.*

Activities of Daily Living: bathing, dressing, continence, eating, toileting, and transferring between bed and chair.

Lifetime Inflation Riders

It may be years before you need to use your long term care benefits, so to help protect yourself against rising costs you have the option to choose one of our four inflation riders. An inflation rider increases the Maximum Daily Benefit annually, by your choice of inflation percentage, on the policy's anniversary date. Your inflation rider options are:

- 3% Simple
- 3% Compound
- 5% Simple
- 5% Compound

Non-Forfeiture Benefit Rider

Lets you keep some protection under your policy should it lapse after three (3) years. This benefit provides you with a paid-up Benefit Period subject to your Maximum Daily Benefit at the time your policy lapses.

Contingent Benefit Upon Lapse*

If you choose not to purchase the Non-Forfeiture Benefit Rider, the policy provides a contingent benefit under certain circumstances.



How To Qualify For Benefits*

To become eligible for benefits you must be certified as a Chronically Ill Individual** as defined and satisfy the Elimination Period.

*See the Outline of Coverage for complete coverage details.

Integrated Services

Superior Service

We work hard to protect the well-being and financial security of the people we serve. We provide our policyholders with prompt, reliable service that ensures questions are answered quickly and claims are paid promptly and accurately.

Our in-house underwriting team takes a flexible and common sense approach to underwriting by being responsive to our clients. And our claims team is dedicated to our policyholders and ensures a timely, accurate claims process by building effective relationships and implementing effective solutions to meet our policyholders' expectations.



Innovative Service Programs

Our Lifestyle Solutions tax-qualified long term care insurance plan effectively integrates a network of Wellness, HomeWorks, CarePlanning and Coordination Service Programs, at no additional cost, to help you postpone disability and prolong your independence so that you can remain in your own home. Through Lifestyle Solutions and its Service Programs, even before you retire, you will have the benefit of both financial protection and services similar to those of a continuing care retirement community right in your home-surrounded by friends, family and neighborhood resources.

The Services associated with LifeStyle Solutions are facilitated by a team of Wellness Coordinators, HomeWorks Coordinators and, if needed, Care Coordinators. Each team member works both individually and with other team members to respond to your evolving needs. Trained to respond to the circumstances that develop, they will be there to help you shape effective solutions to life's challenges.

Wellness - Benefiting from healthy habits such as regular exercise and good nutrition.

Staying home and aging well means staying strong, and we created a Wellness Program with that in mind. The result of extensive planning and consultation with leading geriatricians at John Hopkins Geriatrics, this unique program offers an annual individualized wellness assessment, counseling and evaluation – at no additional cost – to consider the full spectrum of functional wellness to help you maintain or improve your well-being.

Upon purchasing LifeStyle Solutions you are assigned a Wellness Coordinator to help create a personalized Wellness Plan for you, complete with personal profile, goals and plans for maximizing functional capacity. This approach provides the opportunity for you to have a positive impact on your aging process – with the goal of postponing age-related disabilities.

HomeWorks - Enhancing independent living.

Homes are in constant need of repair and maintenance. Many homes lack the functional design needed to accommodate the physical losses frequently experienced by aging homeowners. However, most people desire to remain in their own homes for as long as possible. They know the importance of getting safe and reputable help with minor home maintenance and repairs. But, how does one go about locating skilled, dependable and caring help when it's needed?

Well we have the answers for you! Thanks to the program of retirement services associated with LifeStyle Solutions, you are just a call away to a HomeWorks Coordinator with access to area vendors. Whatever it takes to help you maintain your independence - from maintenance jobs like mowing the lawn or cleaning gutters to personal services like household bill-paying. You pay out-of-pocket for these services.

Care Planning and Coordination - Creating a care delivery system that works.

LifeStyle Solutions places a great deal of faith in the effectiveness of its Wellness staff in helping you maintain your well-being and in your use of HomeWorks to enhance independence. But we realize the day may come when the need for long term care services may become unavoidable.

Qualified long term care providers, including home health care agencies, work closely with our Care Coordinator who acts as a personal advocate to help create the most effective plan of care for a member. With the help of a coordinator, you can maximize the use of your insurance benefits under the plan.

LifeStyle Solutions helps families manage the added burden of providing long term care.

The following case study is not a true story, however it helps to illustrate the potential unmatched value of our LifeStyle Solutions plan when it's effectively coordinated with the plan's integrated service programs.

Chris is a widowed father with a young daughter and is 48 years old. He is active, plays basketball for two local men's leagues, and maintains a healthy diet and exercise regime. He takes Lipitor to control his slightly elevated cholesterol levels and sees his doctor on a regular basis to monitor this condition. Chris is concerned about his young daughter and begins to seek information and help for securing her financial future.

Chris consults with a long term care insurance agent. Chris' agent stresses the importance of his purchasing long term care insurance now, because younger, healthier individuals like him are more likely to pay lower premiums. And most importantly, this coverage can aid in easing the emotional and financial burden his daughter might experience while providing for his future long term care needs. His insurance agent suggests and Chris applies for United Security Assurance's LifeStyle Solutions plan. Chris is issued a policy at a Preferred health class.

LifeStyle Solutions offers Chris access to an on-demand network of integrated Service Programs. Annual Wellness Profiles, provided at no additional cost, provide Chris opportunities to reassess his physical and emotional health – helping him live a healthy lifestyle that proves beneficial to Chris well into his retirement.



Happy results: Thanks to the LifeStyle Solutions plan, Chris is able to experience all the advantages of planning for his future long term care needs at an early age and is able to ease the emotional and financial burdens his daughter would otherwise experience by providing for these needs.

Premium Calculation Worksheet

Proposal Prepared For: _____

Issue Age: _____
(40-85)

Benefit Options

Maximum Daily Benefit*: \$ _____
(\$50/day to \$350/day (in \$10 units))

Maximum Benefit Period**: _____
(1, 2, 3, 4, 5 years or lifetime)

Elimination Period: _____ Days
(0, 40, 90, 120 or 180 days)

Risk Class: _____
(Preferred, Standard, Class 1 and Class 2)

Home Health Care and Adult Day Care Services Included
(100% of Maximum Daily Benefit)

Discounts

- Preferred Health: 10% \$ _____
- Spousal: 15% or 20% \$ _____
- Group Discount: 10%*** \$ _____

Optional Plan Riders

Inflation Riders:

- 3% Simple (Rider Form CCLR-INF-3S) \$ _____
- 3% Compound (Rider Form CCLR-INF-3C) \$ _____
- 5% Simple (Rider Form CCLR-INF-5S) \$ _____
- 5% Compound (Rider Form CCLR-INF-5C) \$ _____

Non-Forfeiture Benefit (Rider Form CCLR3-NF) \$ _____

Integrated Service Programs

- Wellness Included
- HomeWorks Included
- Care Planning and Coordination Included

Policy Fee \$25.00

TOTAL ANNUAL PREMIUM \$ _____

Please refer to the LifeStyle Solutions Rate Guide when calculating premium.

*\$250 Maximum Daily Benefit for Risk Class 2

**5 years Maximum Benefit Period for Risk Class 2

***Not available in all states

Limitation and Exclusions

PRE-EXISTING CONDITION LIMITATION. A pre-existing condition is a physical condition or illness for which medical advice or treatment was recommended or received from a provider of health care services within six (6) months before Your Policy's effective date. Once You have been approved to buy this Policy there are no pre-existing condition limitations for conditions disclosed in Your application. Pre-existing conditions not disclosed in Your application are not covered by this Policy for the first six (6) months after Your Policy's effective date. If this Policy replaces existing coverage with similar benefits, the Pre-Existing Condition Limitation will be waived for similar benefits to the extent that coverage was in force under the replaced Policy.

LIFETIME MAXIMUM BENEFIT AMOUNT. This Policy terminates upon the exhaustion of the Lifetime Maximum Benefit Amount. To calculate your Lifetime Maximum Benefit Amount, multiply the daily benefit amount listed in your Policy schedule, by the Benefit Period number of days you have selected. We will deduct from this amount all applicable benefits we pay under this Policy. There is no Lifetime Maximum Benefit Amount limitation if you have selected Lifetime Benefit Period.

EXCLUSIONS. The Policy limits or excludes from coverage services provided for the following conditions and diseases, or under the following circumstances:

- (a) substance abuse treatment for alcohol or drug addiction;
- (b) treatment for illness or medical condition arising out of war or any act of war, declared or undeclared;
- (c) services for intentionally self-inflicted injury;

- (d) treatment provided in a federal government facility except treatment provided to a Medicaid recipient or as otherwise required by state or federal law (this does not exclude treatment received in a State, County, or municipal institution);
- (e) services provided by a member of your immediate family or Care Partner except for Informal Caregiver Training Benefits included in the Policy;
- (f) services for which no charge is normally made in the absence of insurance;
- (g) services that are reimbursable under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) and any other federal, state or other governmental health care program or law (except Medicaid). However, this provision will not disqualify an expense for Covered Services from being used to satisfy the Elimination Period; (IL only, services to the extent they are reimbursable under Medicare, Medigap, or under any other federal, state, or governmental health care plan or law, except Medicaid. This Policy does not pay for deductibles or co-payments under Medicare, Medigap or any other insurance Policy.) and
- (h) services provided outside the United States, its territories or possessions.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR PAYMENT OF BENEFITS. Payment of benefits provided by the Policy are subject to the following requirements: loss is incurred while Policy is in force; and the Elimination Period, if any, must be satisfied; and you must meet the eligibility requirements as defined in the Policy.

This brochure is for illustrative purposes only and is not a contract for insurance.

The application is SUBJECT TO APPROVAL by United Security Assurance Company of PA (herein called the "Company") and in no event shall the insurance take effect nor shall the Company incur any liability for the payment of Benefits unless the application is approved by the Company at its Home Office and a policy is issued.

The insurance policy described in this brochure is intended to be a qualified long term care insurance contract and may qualify the insured for the favorable tax treatment provided for in the Internal Revenue Code of 1986, § 7702(B)(b), as amended.

The Tax Qualified Long Term Care Plan is Policy Form Series CCL3000-TQ and optional Riders



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