

Long-Term Care Policies

Outline of Coverage –

a note to remember –

The **outline of coverage** does not have dollar amounts in the policy (premium, benefit amounts, cost indexes, etc.) but that the **policy summary** does.

Buyer's Guide

- Also called a shopper's guide
- Must be provided at the time of the application
- Life insurance policies with long-term care riders do not have to give a buyer's guide, but must still furnish the Policy Summary