

# Long-Term Care Policies 3

Free-look – allows the insured **30 days from the date of delivery** to have the premium refunded

## Preexisting conditions

- Exclusion can not exist for longer than first **six months of the policy**
- Insurer may only look back six months for conditions for which advice or treatment was recommended or received by a physician

## Limitations and exclusions

- Mental or nervous disorders (Alzheimer's disease may NOT be excluded)
- Service in the armed forces
- Treatment in a government facility
- Services for which benefits are available under Medicare
- State or federal workers' compensation
- Services provided by an immediate family member
- Long-term care policies may not have an elimination period longer than 180 days
- Long-term care policies may not condition benefits on a prior hospitalization