

# Long Term Care

- Acute Illness v. Chronic Illness
- Must be unable to perform at least 2 Activities of Daily Living (ADLs)
- Policy must list at least FIVE ADLs
- Respite Care
- Must be Guaranteed Renewable
- 0-365 days Elimination Period
- Exclusions (nonorganic mental conditions)
- Premiums are not tax deductible, so benefits are tax free
- State Partnership Programs