

Long-Term Care Insurance Policy Comparison Worksheet

If you decide long-term care insurance is right for you, use this worksheet to compare various policies.

Call the TDI **Consumer Help Line (1-800-252-3439)** or visit our website (www.tdi.state.tx.us) to learn a company's financial rating, complaint index, and company license status.

Company Information (insert company name →)						
Telephone number						
Financial rating						
Consumer complaint index						
Company licensed in Texas (yes or no)						
Number of years in business						
Policy form number						
Number of years selling policy form						
Premium Amounts						
Premium without riders and discounts	\$		\$		\$	
Premium with home health care	\$		\$		\$	
Premium with inflation protection	\$		\$		\$	
Premium with nonforfeiture benefit	\$		\$		\$	
Premium for optional rider:	\$		\$		\$	
Premium for optional rider:	\$		\$		\$	
Discounts you qualify for		%		%		%
Premium with riders and discounts	\$		\$		\$	
Benefits the Policy Provides						
Years of coverage provided						
Total lifetime benefit	\$		\$		\$	
Pre-existing condition wait period (yes or no)						
Benefits adjusted for inflation protection (yes or no)						
Tax-qualified policy (yes or no)						
Services the Policy Provides						
Nursing home care (yes or no)						
Assisted living facility care (yes or no)						
Home health care (yes or no)						
Daily and Monthly Policy Limits						
	Daily	Monthly	Daily	Monthly	Daily	Monthly
Nursing home care	\$	\$	\$	\$	\$	\$
Assisted living facility care	\$	\$	\$	\$	\$	\$
Home health care/adult day care	\$	\$	\$	\$	\$	\$
Elimination Periods (list number of days for each)						
Nursing home care						
Home health care						