

Underwritten by
Conseco Health Insurance Company
Conseco Life Insurance Company of New York



CONSECO®
Step up.™

Agent Guide



- Tax-qualified
- Integrated LTC
- Ages 18-99
- Assisted living facility/nursing home
- 7-year rate guarantee

Conseco SolutionsSM
Long-term care insurance

Conseco SolutionsSM giving your clients the protection they need

Your clients need to know they are not left out in the cold when it comes to their long-term care needs. And with Conseco Solutions Long-Term Care, you can provide them with a sunny outlook.

With a Conseco Solutions Long-Term Care policy, you can offer your client*:

- Seven-year rate guarantee
- Waiver of premium
- Spousal dual waiver of premium
- Personal care specialist coverage
- Alternate plan of care
- Caregiver training coverage
- Home health care availability
- Assisted living facility/nursing home care coverage available
- Experience-based discounts
- Optional riders

* Not available in all states

Conseco SolutionsSM product overview

Underwritten by Conseco Health Insurance Company

Benefit description

Conseco Senior Health Insurance Company's Preference long-term care plan offers integrated long-term care policies that include coverage for nursing home/assisted living facility and home health care services.

Benefit selection

Integrated long-term care

Provides benefits for all long-term care services, including home health care/assisted living facility and nursing home care.

Daily maximum benefit

Available in amounts in \$10 increments ranging from \$50 to \$250 a day. (\$200 limit for ages 80-99)

Benefit factors:

The number of years to determine your pool of money account value. The benefit factors are from one year, two year, three year, four year, five year and lifetime. (one year, two year, three year for ages 80-99) *subject to state approval.

Conseco Health – Success and experience in long-term care insurance

The Conseco advantage:

- A subsidiary of Conseco, Inc., a Fortune 500 company
- One of the industry's strongest foundations for insurance, investment and lending products
- 13 million customers nationwide and approximately \$102 billion managed assets

Here's how our success measures up:

- Between February 1999 and October 2001, brand awareness jumped from 8% to 66%*
- Nearly 40% of customers who know about the Conseco brand now prefer it
- \$300 million in claims paid in 2000*.
- A 97% claims-paid rate and a foundation for our knowledge of the market.
- More than 600,000 current LTC policyholders*
- Conseco and its subsidiaries are currently #2 in the long-term care market*

* Cumulative statistic for: Conseco Senior Health Insurance Company, Conseco Life Insurance Company of New York, Bankers National Life Insurance Company and Pioneer Life Insurance Company

Home health care

Available at 50%, 75% or 100% of the Nursing Home benefit.

Elimination period

The period of time during which you qualify for treatment before benefits can be paid to you, available in 0-20, 60-100 and 180-day periods. (60 day minimum for ages 80-99)

*subject to state approval.

Benefit account value

The total amount of coverage available to you under the policy.

Rate guarantee

Premiums are guaranteed not to increase during the first seven years that your policy is in force.

Conseco SolutionsSM product overview (cont.)

Core benefits

Personal Care Specialist

Specialists trained to assess your care and/or suggest alternate forms of care or services that would not otherwise be covered by your policy.

Alternative Care Plan

Services to help you stay at home including: different sites of care, delivery of medications to your home, homemaker and companion services, provision of durable medical equipment, community-based services and assistance with instrumental activities of daily living (IADLs).

Caregiver Training

One-time maximum benefit of up to five times the home health care daily maximum benefit when an informal caregiver needs training to provide care in lieu of long-term care.

Respite Care

Benefit for short-term care to relieve an informal caregiver.

Bed Reservation

Benefit offered to reserve your bed if you need to leave the facility temporarily.

Adult Day Care

We will pay charges up to the daily maximum benefit selected for home health care or adult day care services.

Emergency Response System

We will pay up to \$50 per month for the rental of an emergency response system installed in your home while you are receiving home health care.

Hospice Care

Depending on the type of hospice services, we will pay an amount up to the daily maximum benefit.

Waiver of Premium

After benefits have been paid for 90 continuous days, premium due will be waived as long as benefits continued to be paid.

Spousal (Dual) Waiver of Premium

After benefits have been paid for either spouse with similar coverage, we will also waive the premiums for both covered spouses.

Optional riders

Helping Hands Rider

Provides up to 80% of the prevailing area homemaker rate for an informal caregiver.

Inflation Protection

Multiple inflation protection riders are 3% or 5%, 10-year or lifetime, and simple or compound.

Nonforfeiture Benefit Rider

(mandated offering of shortened benefit period)

Offers protection against a lapse of policy due to a nonpayment of premium.

Restoration of Benefit Rider

Restores the benefit account value to the original amount, prior to exhausting benefits.

Note: Any combination of Limited Payment Period Rider, a Return of Premium Rider, and the Non-forfeiture Benefit Rider will not be issued

Spousal Shared Benefit Rider

Works as a third pool of money to provide additional benefits when one or both insured(s) exhaust the maximum benefit amount(s).

Lifetime Waiver of Premium Rider

In the event of a spouse's death, all future premiums are waived for the surviving spouse, if both spouses have been covered for more than five years and there have been no claims in the first five years.

Limited Payment Rider Option

Ages 18-55. You may elect the premium period payment to be 10 year, or to age 65. For issue ages 56 and over, a 10-year payment period is available.

Return of Premium

Survivor

Returns 100% of premiums paid, minus claims incurred, upon termination due to death (if the policy was in force for at least five years).

Standard

Returns 100% of premiums paid, minus claims incurred, upon termination of the policy and rider, (if the policy has been in force for 10 years).

Graded

Returns between 5% and 80% of premiums paid (after three years).

Conseco SolutionsSM product overview (cont.)

Qualifying for benefits

Tax-qualified

To qualify, you need certification by a licensed health care practitioner that you are unable to perform two out of six activities of daily living (ADLs) for an anticipated duration of 90 days or you must have a cognitive impairment.

Our underwriting forecast: *You're in control*

The more knowledge you have, the better to serve your clients—and the more success you'll have getting your clients insured.

That's why we've created informational tools for use in the field:

- Conseco Solutions underwriting guide
- Agent product guide
- Underwriting "tip" sheet
- Quality application
- Agent-ordered medical requirements

We also make our underwriters readily available. When you have questions, or need more details about a decision, you can call our underwriting hotline:

(888) 754-3416

Ultimately, we're committed to providing you, our sales experts, with underwriting expertise.

Discounts

Spousal

If you are married, you will receive a 10% premium discount (15% in Florida). It is not necessary that both spouses apply to receive the discount.

Multi-insured spousal

If you are married, have lived together for at least five years and both of you purchase this coverage, each of you will receive 20% premium discount.

Multi-insured in residence

If two unmarried people have lived together for at least five years and both purchase similar coverage under this policy, each insured will receive a 10% premium discount (5% in Florida).

This fact sheet is intended to be a brief, general description of coverage. For more complete details of the policy, including definitions of benefits, limitations, exclusions and Instrumental Activities of Daily Living (IADLs) that may be specific to your state, review a specimen policy and outline of coverage with your agent.

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