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Case Example

Hybrid Long-Term Care Insurance Comparison

Female, age 69, Preferred Non-Tobacco

Hybrid (LTC + Life Insurance) Plans

This is a popular "two-in-one" approach. It combines long-term care coverage with a life insurance death benefit. If you need care, you can access the money. If you pass away without needing care, your family receives the money. You get value from the plan either way.

Recommendation:

In this case example, **Securian Financial's SecureCare IV** plan delivers the strongest value across all the key metrics. With the highest initial monthly benefit of $3,666 and the largest initial benefit pool of $284,571. By age 85, the benefits grow to $5,883 per month and a total pool of $456,653. Additionally, Securian offers the best death benefit at $87,988, and some may prefer their "LTC Boost" surrender feature option. 90-day elimination has retroactive payments.

OneAmerica- Asset Care is a strong second choice, offering nearly comparable benefits with a $3,608 initial monthly benefit and $447,098 benefit pool at age 85. The differences from Securian are modest, and some may prefer OneAmerica's option to switch between Cash Indemnity and Reimbursement. Also, elimination period is zero-day for Informal Care and Home Health Care; 90 days for Facility Care.

Lincoln Financial - MoneyGuard Fixed Advantage® stands out with its unique zero-day elimination period, meaning benefits begin immediately regardless of the type of care, without any waiting period. However, it provides lower overall benefits compared to OneAmerica and Securian. Lincoln also offers reimbursement rather than cash indemnity benefits, requiring documentation of expenses.

Nationwide CareMatters® II offers the most conservative benefit structure with the lowest monthly benefit ($3,493) and benefit pool, though it does provide the highest guaranteed death benefit minimum at $15,833, offering more downside protection if benefits are depleted.

This comparison provides an example of guaranteed death benefit hybrid long-term care options. All hybrid plans shown have the same single premium payment of $100,000, making them easy to compare side-by-side for key features.

Key Feature	One America	✓ Securian Financial	Lincoln Financial	Nationwide
Single Premium	**$100,000**	**$100,000**	**$100,000**	**$100,000**
Product Name	Asset Care	SecureCare IV	MoneyGuard Fixed Advantage	CareMatters II
Benefit Type	Cash Indemnity or Reimbursement	Cash Indemnity	Reimbursement	Cash Indemnity
Benefit Period	6 Years	6 Years	6 Years	6 Years
Elimination Period	0 and 90 Days	90 Days (Retro)	0 Days	90 Days (Retro)
Inflation Protection	3% Compound	3% Compound	3% Compound	3% Compound
Initial Monthly LTC Benefit	$3,608	**$3,666**	$3,442	$3,299
Initial Total LTC Benefit Pool	$280,076	**$284,571**	$267,197	$256,047
Monthly LTC Benefit at Age 85	$5,790	**$5,883**	$5,524	$5,293
Total LTC Benefit Pool at age 85	$447,098	**$456,653**	$428,773	$410,880
Death Benefit (if no LTC is used)	($86,598) min=$0	**($87,988)** min =$8,799	($82,616) min=$4,130	($79,168) **min = $15,833**

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