



Why You Should Consider Coverage

When faced with a long term care event, don't we all want to receive care from the comfort of our own home?

As a newly eligible* Adobe employee, you have exclusive one-time access to the Home Care PlusSM plan at a discount, underwritten by Transamerica Life Insurance Company, with a shortened health questionnaire.

This coverage helps protect your family savings from the high costs of home care services.

Who will do your shopping or daily chores if you are unable to?

You have the choice to receive funds to cover in-home care services such as, cooking and cleaning or if adult day care or a nursing home stay is necessary, it will pay for that also. Avoid burdening family members and maintain control of your care.

To stay in your home and receive care, you need two things - access to quality help, and the funds to pay for it. **Home Care PlusSM accomplishes both!**

Advantages

"The average cost for long term care in the United States is \$75,000 per year."*

Home Care PlusSM plans are **affordable** and provide funds for long term care services in many settings, including:

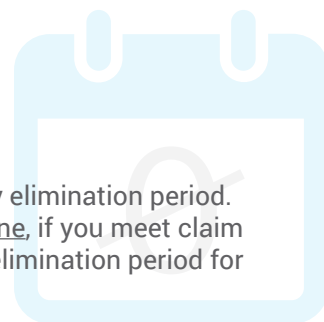
- **In-Home** — The flexibility of Home Care PlusSM keeps you at home and pays for services to help you with: cooking, cleaning, laundry, grooming and assistance with other activities of daily living.
- **Nursing Home or Assisted Living Facility** — Some situations require more intensive attention on a daily basis, while staying in a home-like setting.

Plus

No waiting with a **zero-day** elimination period. Receive coverage on day-one, if you meet claim eligibility at home, 90-day elimination period for facility care.

Special premium **discount** available for employees and family members and a **shortened health questionnaire** available to newly eligible employees.

* U.S. Department of Health & Human Services, 2010 - <http://longtermcare.gov/costs-how-to-pay/costs-of-care/>
* All eligible employees may apply at any time, with full medical underwriting



Learn

Consult With a Specialist

Call today for your **FREE** consultation.

A long term care specialist will be glad to answer any questions you may have.

(855) 284-8501



**CARE
SUPPORT**
O N L I N E

All Plans Feature:

- **Pooled Monthly Benefit**

A maximum daily benefit no longer applies and you may use the entire benefit in one day, ten days, or whatever best suits your needs based on the care expenses you incur.

- **Access to Care Support Online**

Free care advocacy to those in caregiving crisis, and free care resources to those seeking caregiving and planning information.

- **Built-in Inflation Protection**

Home care costs rise every year, but you are protected with a growing benefit value.

- **Immediate Home Care**

Upon approval of claim, you receive access to funds to pay for care from day one.

- **Discounted Premiums**

Savings for you and your family, only available through this plan. Premiums are conveniently paid directly to Transamerica Life Insurance Company.

- **Reduced Health Questions for Newly Eligible**

Fewer medical questions to qualify if you are newly eligible. If you are not newly eligible, you can still apply and receive a discount with full underwriting.



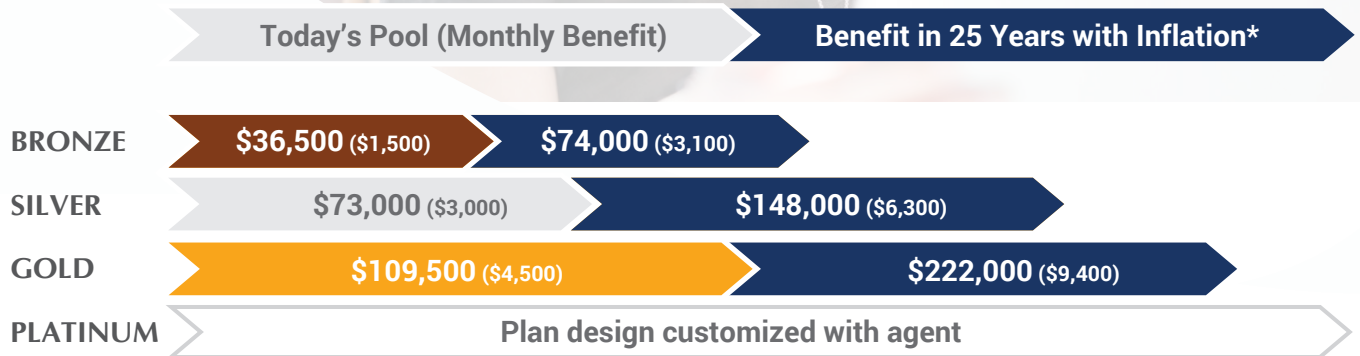
Call for Your Free Consultation
(855) 284-8501

Choose the Right Plan for YOU

This is an opportunity to choose between three plans or customize your own.

Bronze Silver Gold

AVAILABLE POOL OF MONEY AND MONTHLY BENEFIT



		BRONZE		SILVER		GOLD	
		Year 1	Year 25 ¹	Year 1	Year 25 ¹	Year 1	Year 25 ¹
<p>All rates are Standard underwriting class, single enrollee issued with a 5% discount.</p> <p>Rates are sample only and vary by your state, marital status and health.</p> <p>Contact the LTC Specialist for exact rates based on your situation.</p>	Age 25-30	33.22	65.49	64.44	130.99	96.66	196.48
	Age 35	32.22	65.49	64.44	130.99	96.66	196.48
	Age 40	37.31	75.85	74.62	151.69	111.93	227.53
	Age 45	44.94	91.35	89.88	182.70	134.81	274.05
	Age 50	54.79	111.37	109.58	222.75	164.37	334.13
	Age 55	64.37	130.85	128.74	261.71	193.11	392.56
	Age 60	81.25	165.17	165.50	330.33	243.75	495.50
	Age 65	108.42	220.40	216.84	440.80	325.26	661.20

*The "Year 1" column show the sample starting annual premium and the "Year 25" column shows the sample premium in 25 years IF you exercise all of your annual inflation options. Built into this plan is the annual option to increase your monthly benefit, maximum pool of money and premium by 3% each year. You may exercise or refuse this option as many times as you wish, however, once you have refused it for 3 consecutive years the option is terminated.

¹3% Step Rated Inflation is a rider which automatically increases your benefit amounts every year to help keep pace with rising long term care expenses.

Apply

Call: (855) 284-8501

A dedicated specialist will help walk you through your plan options and application for coverage.

Disclosures

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