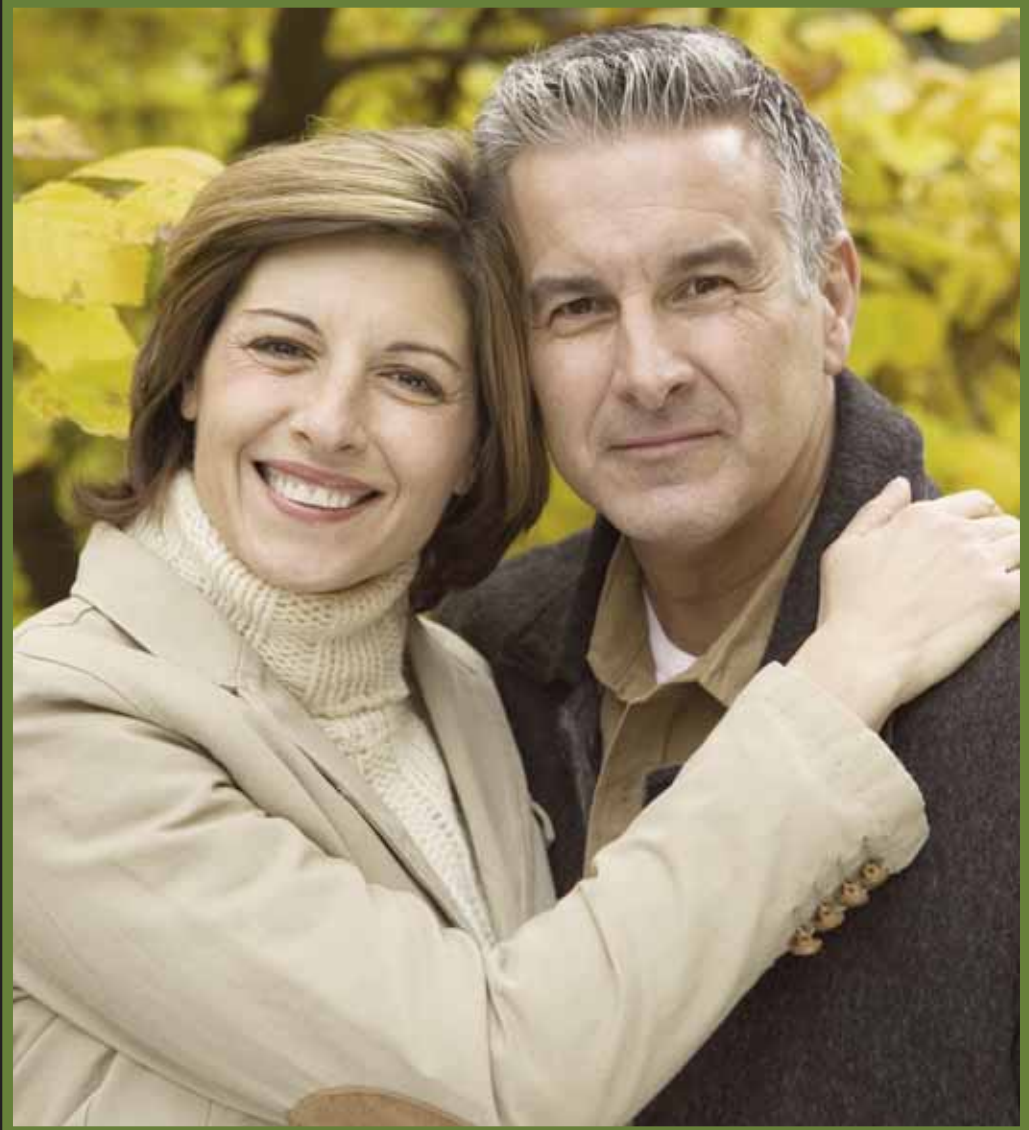


EquiCare[®]

790



A Short-Stay Nursing Home Insurance Plan



Equitable & You

... Committed To Caring

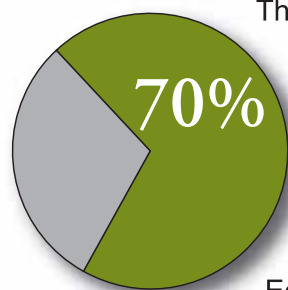
Why EquiCare® 790?

EquiCare® 790 is an affordable and practical solution for nursing care for periods of less than one year.



On average across the country, nursing home costs can be as much as \$183 per day. For a 1 year stay, that can be almost \$67,000.²

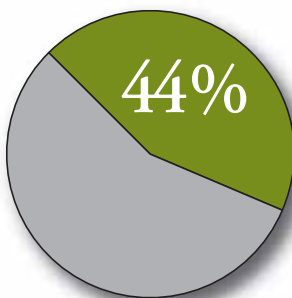
Many of us, a projected 70% of Americans over the age of 65, will need some type of long term care services at some point during our lifetime.¹



This becomes more likely as we age. Not only is the cost of this care expensive but many of us may not be able to afford to purchase comprehensive long term care insurance protection to cover this need.

Equitable Life & Casualty Insurance Company developed EquiCare® 790 to help protect against this financial risk.

- According to the National Nursing Home Study conducted by the Centers for Disease Control (CDC) in 2004 (the most recent study) nearly 44% of all nursing home stays are for less than 1 year.



- On average across the country, nursing home costs can be as much as \$183/day or more! For a one year stay, that can be almost \$67,000² or more. Can you afford that?
- Sure, Medicare may cover the cost of a short stay in a nursing home but for only 20 days in full. The next 80 days will cost you a copayment of \$135³ or more a day (that's more than \$11,000). After that, Medicare doesn't pay anything for these services, so you are probably on your own.

There Is A Solution

EquiCare® 790. With this simple but innovative policy, you can help protect you and your family from the financial risk of a nursing home stay of less than one year. Here are just a few reasons why you may need EquiCare® 790:

- Provides you with up to 350 days of protection (in addition to what Medicare or other coverage provides). That's up to \$105,000 of benefits (at \$300/day)!
- Provides reasonably priced protection .
- Provides "Peace of Mind" knowing you and your family are protected for up to 350 days.
- Provides extra benefits for coverage you may have that has not kept up with local care costs.
- Provides benefits to cover elimination periods on an existing LTCI plan.
- Provides daily benefits to cover the 90 day eligibility requirement of "Tax Qualified" long term care insurance policies.

QUALITY, VALUE, DEPENDABILITY

RECOGNIZED LEADERSHIP

Since 1935 Equitable has led the way with superior health care protection for America's Seniors. We were in the forefront when Medicare began over 45 years ago and we still lead the way today, giving you the satisfaction of knowing you can count on us for quality, value and dependability.

PERSONAL, PROFESSIONAL SERVICE

It's what Equitable is all about. Our service has a personal touch and your claims are paid fast! Ask us about our "under 5 day" claim service. We're only a toll-free phone call away, and we don't use computerized answering systems, just friendly people willing to help you.

BECAUSE YOU DESERVE THE VERY BEST!

¹ <http://www.longtermcare.gov/ltc/mainsite/index.aspx>

² Genworth 2009 Cost of Care Survey, April 2009

³ "Medicare and You", 2010 Edition

Benefits

EquiCare® 790 has been designed to provide your choice of coverage for some or all of a short term nursing home stay of up to 350 days. Everyone's personal financial situation is different. EquiCare® 790 offers you the options to design a plan of coverage that will fit your individual budget. You can purchase the maximum coverage or keep the cost lower by adding an elimination period. Either way, you make the choice that is right for you and your family.

- You can choose a daily cash benefit from \$50/day to \$300/day (depending on age) in \$10 increments.
- You can choose a benefit period of 100 days, 150 days, 200 days, 250 days, 300 days or 350 days.
- You choose an elimination period of 0 days, 30 days or 90 days.
- You qualify for benefits if:
 - You cannot perform two or more of six ADLs (Activities of Daily Living); or
 - You have a cognitive impairment (such as Dementia or Alzheimer's disease).
- Your EquiCare® 790 is guaranteed renewable as long as you to pay your premiums on time.
- EquiCare® 790 offers a 10% discount for couples who are both insured.

How To Apply

Applying for EquiCare® 790 is easy.

- 1st You and your Equitable Representative agree on a plan that fits your personal need and budget.
- 2nd You answer a few "Pre-Qualifying" questions.
- 3rd You and your agent call Equitable's "EquiCare® 790 Tele-Underwriting" department for an underwriting interview and to complete the application.
- 4th When the interview is complete, a Tele-Underwriter will confirm if you qualify.
- 5th That's all there is to it! There are no medical exams or someone knocking on your door to ask a lot of personal questions. One simple phone call does it!

Limitations and Exclusions

This policy does not cover any expenses:

- a) Resulting from war or act of war;
- b) Occurring outside of the U.S. or its possessions;
- c) Due to alcohol or drug use, except as ordered by a doctor;
- d) For any stay in a U.S. government facility, where there is no charge to you;
- e) Caused by a self-inflicted injury or attempted suicide;
- f) For any stay in an assisted living or similar facility which is not a Nursing Home, as defined in the policy.
- g) For 6 months after the policy effective date for conditions that existed during the 6 months before the policy effective date.

THIS IS A LIMITED BENEFIT POLICY.

EQUITABLE'S 3-WAY GUARANTEE

GUARANTEED RENEWABLE: You can renew this policy as long as you live by paying your premium on time – no matter what your future health may be.

GUARANTEED PREMIUM PROTECTION: Your premium is guaranteed for one full year. We will never raise your premiums unless we change the premiums on all policies like yours in your state on a class basis. We will notify you at least 31 days in advance of any change in premium.

GUARANTEED SATISFACTION: You have the right to a 30 day "free look" and a full refund if you are not completely satisfied for any reason . . . no questions asked.

RECEIPT

All premium checks must be made payable to Equitable Life & Casualty Insurance Company. DO NOT make checks payable to the agent or leave the Payee blank.

Received from _____ the sum of \$ _____
for _____ months premium, with an application. If for any reason the application is not approved and a policy is not issued, this premium is to be refunded. No liability is created by the Company, except for the refund of this premium, until the policy applied for is issued.

Date of Receipt _____ 20 _____
Agent's Signature _____

Together, We Can Make A World Of Difference!

Equitable is proud to be a sponsor of *Profiles In Caring*, a TV program that brings the world of caring into America's living rooms. Thanks to the tireless efforts of good people doing good things as featured on



Profiles In Caring, the world is a better place. *Profiles In Caring* is a national television program that highlights

the works of outstanding individuals and non-profit organizations based in the United States.

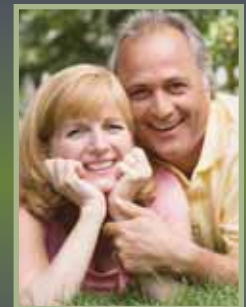
Working with *Profiles In Caring*, Equitable Life & Casualty is able to tell the stories of caring, everyday heroes to television viewers across the country.

Profiles In Caring and Equitable know that the spirit of caring is alive and well around the world . . . from your home city to the most remote villages. Equitable celebrates the remarkable projects showcased on *Profiles In Caring* and the compassionate people who make them all happen. For more information, please go to

www.profilesincaring.org or
call toll-free 1-866-937-5820.



E. Rod Ross
Chairman & CEO
Equitable Life & Casualty



Providing innovative insurance solutions for policyowners and their loved ones for 75 years.

 **Equitable & You**
... Committed To Caring

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Neither Equitable Life & Casualty nor its agents are affiliated with Medicare.