

DATE: April 8, 2016
TO: IIPRC Product Standards Committee (PSC)
FROM: Industry Advisory Committee
SUBJECT: IIPRC 5 Year Review: Phase 5:

*Additional Standards for Guaranteed Living Benefits (GLB)
Response To Pennsylvania's Latest Comments*

*Scope Section, Page 1, Second Paragraph
Qualifying Event Benefit Trigger #1, Confinement, Page 2
§1.C. VARIABILITY OF INFORMATION, Item (3), Last Sentence, Page 6*

We agree with Pennsylvania's latest suggestions and propose that the revised **Qualifying Event #1** would read as follows:

“1. The Covered Person is:

- (a) confined to a skilled nursing home or rehabilitation facility; or
- (b) receiving home health care or hospice care.

The confinement or care may have to be continuous for the Elimination Period. The GLB form shall define the terms "skilled nursing home", "rehabilitation facility", "home health care" and "hospice care" in relation to the level of skill required, the nature of the care and the setting in which care shall be given.”

Submitted by the Industry Advisory Committee:

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