



STATE VARIATIONS

STATE	ELIMINATION PERIOD	INFLATION PROTECTION	RIDERS	RATE VARIATIONS	OTHER
CT	No 180 Day	No Compound 2X Maximum		Care Partner 15%/20% Less than Single Rate	
DC TRUST					Individual Only. No Multi-Life.
DE		No Simple or Compound 2X Maximum			
KS	No 180 Day				
NY				<ul style="list-style-type: none"> Care Partner 10%/20% less than Single Rate Affiliation and Employer Program discounts: 10% 	<ul style="list-style-type: none"> Facility Maximum Benefit Limit: \$15K Community Maximum Benefit Limit: \$12K Maximum Monthly Benefit Minimum: \$2100 Upstate, \$3000 NYC Metropolitan area
PA			No Full Return of Premium		
RI					No Facility or Community Only Policies
SD	No 180 Day				
VT	No 180 Day				No Facility Only Policy
W		No Simple or Compound 2X Maximum			