

## Article - Insurance

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§18-108.

(a) If long-term care benefits are part of a life insurance policy or rider, the carrier shall provide a policy summary at the time of policy delivery.

(b) The policy summary required to be delivered under subsection (a) of this section shall include:

(1) information required to be included in an outline of coverage under § 18-106 of this title;

(2) an explanation of how the long-term care benefits interact with other components of the life insurance policy, including deductions from death benefits;

(3) an illustration of the amount of benefits, length of benefit, and guaranteed lifetime benefits if any, for each covered individual;

(4) any exclusions, reductions, or limitations on benefits of long-term care;  
and

(5) if applicable to the policy type:

(i) a disclosure of the effects of exercising other rights under the policy;

(ii) a disclosure of guarantees related to long-term care costs of insurance charges; and

(iii) current and projected maximum lifetime benefits.

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