## NOTICE OF PENDENCY OF CLASS ACTION AND PROPOSED SETTLEMENT

Judy Halcom, et al. v. Genworth Life Insurance Company, et al.

United States District Court for the Eastern District of Virginia (Richmond Division), Case No. 3:21-cv-00019-REP

TO: POLICYHOLDERS OF GENWORTH LIFE INSURANCE COMPANY ("GLIC") AND GENWORTH LIFE INSURANCE COMPANY OF NEW YORK ("GLICNY") (collectively GLIC and GLICNY are referred to as "Genworth") LONG-TERM CARE INSURANCE POLICIES ON POLICY FORMS OR CERTIFICATES IDENTIFIED IN THE ATTACHED APPENDIX A (the "Class Policies") IN FORCE ON OR AFTER JANUARY 1, 2012 WHOSE POLICIES HAVE NOT LAPSED OR BEEN TERMINATED (AND NOT REINSTATED) AND/OR, PRIOR TO JANUARY 1, 2014, WERE NOT IN NON-FORFEITURE OR FULLY PAID-UP STATUS

YOU ARE HEREBY NOTIFIED that a proposed settlement of the above-entitled class action lawsuit pending in the United States District Court for the Eastern District of Virginia (the "Class Action") has been reached between the parties to the Class Action (the "Parties"), and on August 30, 2021, the settlement was granted preliminary approval by the Court supervising the lawsuit.

THE PURPOSE OF THIS NOTICE ("Notice") is to describe the Class Action, to inform you of the proposed settlement terms, and to inform you of your potential rights and options in connection with the settlement. You are encouraged to visit the settlement website at www.PCSLongTermCareInsuranceSettlement.com for the precise terms and conditions of the settlement, the complete Settlement Agreement, pleadings and documents on file in this case, and other information about this settlement, including important dates, and a full description of the settlement options you may be offered if the Court approves the settlement.

The settlement will resolve all claims in the above-entitled Class Action. A court hearing concerning the fairness of the settlement (the "Final Approval Hearing") will be held on February 9, 2022, at 10:00 A.M. E.S.T. at the following address: The Spottswood W. Robinson III and Robert R. Merhige, Jr., Federal Courthouse, 701 East Broad Street, Courtroom 7400, Richmond, VA 23219, to determine whether the settlement should be given final approval by the Court. You are <u>not</u> required to attend the hearing in order to participate in the settlement. BECAUSE YOUR RIGHTS MAY BE AFFECTED, IT IS EXTREMELY IMPORTANT THAT YOU READ THIS ENTIRE NOTICE CAREFULLY.

If you have any questions, you may contact Epiq (the "Settlement Administrator") toll-free at 1-800-664-4267, or you may call Class Counsel at 1-800-851-7783. You should not contact the Court, Genworth, or Genworth's counsel with questions about this Notice or the settlement, although you may contact Genworth, as usual, about your policy, benefits, or any election letter received.

## A. DESCRIPTION OF THE CLASS ACTION

On January 11, 2021, four individuals with GLIC or GLICNY PCS I or PCS II long-term care insurance policies, Judy Halcom, Hugh Penson, Harold Cherry, and Richard Landino ("Named Plaintiffs"), filed a Class Action Complaint ("Complaint") against Genworth in the United States District Court for the Eastern District of Virginia, alleging that Genworth intentionally withheld material information from Policyholders¹ with respect to the full scope and magnitude of Genworth's rate increase action plans and its reliance on Policyholders paying increased rates to pay future claims. The Complaint asserted claims for Fraudulent Inducement by Omission and for Declaratory Relief.

Genworth denies any wrongdoing or legal liability for any alleged wrongdoing in connection with any facts or claims that have been or could have been alleged in Named Plaintiffs' lawsuit, whether on behalf of the Named Plaintiffs or Class Members. Genworth contends that neither Named Plaintiffs nor the putative Class has been injured or is entitled to any relief. The Court has not ruled on the merits of the claims or defenses.

All Parties believe in the merits of their respective claims and defenses. Nevertheless, due to the uncertainties, risks, expenses, and business disruption of continued litigation, the Parties have agreed to settle the lawsuit after voluntary mediation proceedings involving a mediator. The Parties have entered into a Joint Stipulation of Class Action Settlement and Release ("Settlement Agreement"), which the Court has preliminarily approved as fair and reasonable. The principal terms of the Settlement Agreement are summarized in this Notice. The full Settlement Agreement is on file with the Court and available at: www.PCSLongTermCareInsuranceSettlement.com.

The attorneys for plaintiffs Judy Halcom, Hugh Penson, Harold Cherry, and Richard Landino have been designated by the Court as "Class Counsel" to represent all Class Members affected by the Settlement Agreement. Class Counsel believes that the Settlement Agreement summarized by this Notice is fair, reasonable, and adequate and in the best interests of the Class Members. The following law firms are Class Counsel and represent the Class Members:

GOLDMAN SCARLATO & PENNY, P.C.	ROBBINS GELLER RUDMAN & DOWD LLP	
Brian D. Penny	Stuart A. Davidson	
161 Washington Street, Suite 1025	120 East Palmetto Park Road, Suite 500	
Conshohocken, PA 19428	Boca Raton, FL 33432	
PHELAN PETTY, PLC	BERGER MONTAGUE PC	
Jonathan M. Petty	Glen L. Abramson	
3315 West Broad Street 1818 Market Street, Suite 3600		
Richmond, VA 23230 Philadelphia, PA 19103		
CLASS COUNSEL'S TOLL-FREE NUMBER: 1-800-851-7783		

The Settlement Administrator is Epiq. Epiq's phone number is 1-800-664-4267; and its mailing address is P.O. Box 5749, Portland, OR 97228-5749.

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<sup>&</sup>lt;sup>1</sup> "Policyholder(s)" means the policy owner, except: (a) where a single policy or certificate insures both a policy or certificate owner and another insured person, "Policyholder(s)" means both the policy or certificate owner and the other insured person jointly, and (b) where the Class Policy at issue is certificate 7000X, 7020X, 7000Y, 7030CRT, 7031CRT, or 7032CRT, or any other Class Policy that is a certificate issued under a group long-term care insurance policy, "Policyholder(s)" means the certificate holder.

## **B. CLASS MEMBERS**

The "Class" or "Class Members" for purposes of this settlement are defined as all Policyholders of GLIC and GLICNY long-term care insurance PCS I and PCS II policies, and state variations of those policies in force at any time during the Class Period and issued in any of the fifty (50) states of the United States or the District of Columbia (the "States")<sup>2</sup> excluding: (1) those Policyholders whose policies went into Non-Forfeiture Status<sup>3</sup> or entered a Fully Paid-Up Status<sup>4</sup> prior to January 1, 2014; (2) those Policyholders whose Class Policy is Lapsed<sup>5</sup> and is outside any period Genworth allows for the Class Policy to be automatically reinstated with payment of past due premium, or whose Class Policy has otherwise Terminated, 6 as of the date of this Notice; and those Policyholders whose Class Policy is Lapsed and is outside any period Genworth allows for the Class Policy to be automatically reinstated with payment of past due premium or has otherwise Terminated, as of the date the Special Election Letter (defined below) would otherwise be mailed to the Policyholder; (3) those Policyholders who are deceased at any time before their signed Special Election Option is post-marked for mailing to Genworth, or is faxed or emailed to Genworth; (4) Genworth's current officers, directors, and employees as of the date this Notice is mailed; and (5) Judge Robert E. Payne and his immediate family and staff. Changes to your policy status or coverage (including, for example, whether your policy Lapses or is Terminated) may also impact whether or not you are in the proposed settlement class. If your policy Lapses after the date of this Notice, it must be reinstated within your applicable auto-reinstatement period if you wish to exercise rights and options in the settlement.

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<sup>&</sup>lt;sup>2</sup> "Class Policies" means Genworth long-term care insurance policies on the policy forms identified in the attached Appendix A hereto in force at any time during the Class Period and issued in any of the fifty (50) states of the United States or the District of Columbia. The "Class Period" means any time on or between January 1, 2012 and the date this Notice was mailed.

<sup>&</sup>lt;sup>3</sup> "Non-Forfeiture Status" means a policy status where the Policyholder has exercised a "Non-Forfeiture Option." "Non-Forfeiture Options" include, but are not limited to, benefits that may have been made available pursuant to: an optional Non-Forfeiture Benefit Rider, the Limited Benefits Upon Lapse Due to a Substantial Premium Increase (also called a Contingent Non-forfeiture Benefit), the Limited Non-Forfeiture Option; the Optional Limited Benefit Endorsement; or the Limited Benefit with Payment for Partial Policy Disposition.

<sup>&</sup>lt;sup>4</sup> "Fully Paid-Up Status" means a status whereby a Class Policy is continued in full force and effect and no further premiums are owed. A Class Policy in Fully Paid-Up Status does not include a Class Policy that is in a Non-Forfeiture Status.

<sup>&</sup>lt;sup>5</sup> "Lapse" or "Lapsed" means a status whereby a policy is no longer in force because premium was not paid as required. A Lapsed policy terminates and cannot be reinstated if it is outside any period Genworth allows for the policy to be automatically reinstated with payment of past due premium. For purposes of the Settlement Agreement, a policy in Non-Forfeiture Status is not a Lapsed policy.

<sup>&</sup>lt;sup>6</sup> "Terminated" means a status whereby a Class Policy is no longer in force and is unable to be automatically reinstated by the Policyholder with payment of past due premium. It includes, for example, a Class Policy that has Lapsed beyond the period permitted for automatic reinstatement, a Class Policy that has been cancelled, or a Class Policy (including a policy in Non-Forfeiture Status) that is no longer in force because all available benefits have been exhausted.

## C. YOUR OPTIONS

As a Class Member, you have several options and you should read this entire Notice carefully before acting.

**OPTION** #1: If you do not oppose the settlement of the lawsuit, then simply do nothing. You do not need to send any documents to the Settlement Administrator. IF YOU DO NOTHING, YOU WILL BE BOUND BY THE TERMS OF THE SETTLEMENT, INCLUDING THE RELEASE DESCRIBED IN SECTION D.2 OF THIS NOTICE (the "Release"). If you do nothing, you will not have the right to pursue your own action for the claims covered by the Release. If the Settlement Agreement is approved by the Court, you will then be sent another correspondence with options to elect to receive benefits under the Settlement Agreement.

**OPTION** #2: If you do NOT want to be bound by the Settlement Agreement and wish to retain the right to proceed against GLIC and/or GLICNY on your own as to the claims that were alleged, or that have a reasonable connection with any matter of fact set forth in the Class Action, subject to any defenses that may be available to GLIC and/or GLICNY to any claims you may have, including, but not limited to, statutes of limitation and statutes of repose, then you must notify the Settlement Administrator that you wish to exclude yourself from the Settlement Agreement and the Class.

To do so, you must send a signed letter to the Settlement Administrator, which includes: (1) your name, (2) your address, (3) if available, your policy number, (4) a statement that you are "requesting exclusion" from the Settlement Agreement, (5) the name of the case and case number (Halcom, et al. v. Genworth Life Insurance Company, et al., Case No. 3:21-cv-00019-REP), and (6) your signature.

Opt-out letters can be mailed to the Settlement Administrator at the following mailing address: Halcom v. Genworth, Exclusions, P.O. Box 5749, Portland, OR 97228-5749.

The letter requesting exclusion must be postmarked no later than **December 28, 2021**. Any request for exclusion received with a postmark after that date will be invalid.

IF YOU CHOOSE TO EXCLUDE YOURSELF, YOU WILL <u>NOT</u> RECEIVE THE SETTLEMENT AGREEMENT POLICY ELECTION OPTIONS OR OTHER RELIEF AND THE TERMS OF THE SETTLEMENT WILL NOT APPLY TO YOU.

OPTION #3: If you want to remain in the Settlement Agreement and be bound by its terms, but you oppose any aspect of the Settlement Agreement, or Class Counsel's application for an award of fees and expenses, you may object to the Settlement Agreement.

In order to object, you must file a written objection ("Objection") with the Clerk of the United States District Court for the Eastern District of Virginia, located at 701 East Broad Street, Richmond, VA 23219, and you must serve a copy of the written Objection on the Settlement Administrator at the following address: Halcom v. Genworth, Objections, P.O. Box 5749, Portland, OR 97228-5749.

A written Objection must include: (1) your full name, (2) your current address, (3) the name of the case and the case number (*Halcom et al. v. Genworth Life Insurance Company et al.*, Case No. 3:21-cv-00019-REP), (4) the basis or reason(s) for your Objection(s), (5) your signature, and (6) if you (or someone on your behalf such as an attorney) intend to appear at the Final Approval Hearing, a statement stating that you (or someone on your behalf) intend to appear at the Final Approval Hearing.

Any written Objection must be filed with the Court <u>and</u> sent to the Settlement Administrator with a postmark no later than **December 28, 2021**. Any written Objection filed and/or mailed with a post-mark after this deadline will be invalid.

You may be permitted to appear personally (or through an attorney) at the Final Approval Hearing to present your objections directly to the Court if you timely file and serve a written Objection and do not submit a request for exclusion. A written Objection must state whether you (or someone on your behalf, such as an attorney) intend to appear at the Final Approval Hearing. If you wish to have an attorney represent you in connection with any written Objection, including to appear at the Final Approval Hearing, you will be responsible for any fees or expenses of that attorney. If you submit a written Objection, you will remain a Class Member and, if the Court rejects your objection(s), you will still be bound by the terms of the Settlement Agreement, including the Release.

# D. SUMMARY OF PROPOSED SETTLEMENT TERMS

The Settlement Agreement is conditioned upon the Court entering an order granting final approval of the Settlement Agreement as fair, reasonable, and adequate and in the best interests of the Class. Subject to the Settlement Agreement becoming final, the terms of the Settlement Agreement are as follows:

- 1. Special Election Disclosures and Options: In consideration for a Release as described in Paragraph D.2, and as a direct result of the Class Action and the Settlement Agreement, Genworth will send a special election letter ("Special Election Letter") to all Class Members after the settlement has been finally approved. The Special Election Letter will contain, subject to approval by the Court and being approved by and/or not objected to by state insurance regulators:
  - (a) Disclosure of certain information about GLIC's and/or GLICNY's future rate increase plans and need for future rate increases (the "Disclosures"); and
  - (b) Class Members' right to make an election of either (1) maintaining current benefits at existing filed rates (subject to any future approved rate increases), or (2) electing from a selection of reduced paid-up benefit options or reduced benefit options (the "Special Election Options"), subject to the availability of those options depending on each Class Member's current policy terms and benefits and any state limitations concerning Partnership Plan requirements. Special Election Options that may be available could increase the amount of your current non-forfeiture paid-up benefit or entitle you to cash damages pay-outs. The actual Special Election Options available to you will depend upon many factors, including, but not limited to, your current policy status and benefits, final court approval, and state regulatory review and comment.
  - (c) Please visit the settlement website, www.PCSLongTermCareInsuranceSettlement.com, for a full description of these options and a sample of the Special Election Letter.
- 2. Release: Each member of the Class who does not timely and validly opt out of the Class, will fully and irrevocably waive and release GLIC and GLICNY and each of those entities' respective affiliates, predecessors, successors, parents, subsidiaries, and, for each of the foregoing, their current, former, and future directors, officers, direct and indirect owners, members, managers, attorneys, representatives, employees, and agents (the "Genworth Released Parties") of and from any and all known or unknown, contingent or absolute, matured or unmatured, suspected or unsuspected, disclosed or undisclosed, foreseeable or unforeseeable, liquidated or unliquidated, existing or arising in the future, and accrued or

unaccrued claims, demands, interest, penalties, fines, and causes of action, that the Named Plaintiffs and Class Members may have from the beginning of time through and including the final settlement date that relate to claims alleged, or that have a reasonable connection with any matter of fact set forth in the Class Action, including, but not limited to, any claims relating to rate increases on Class Policies. This Release specifically includes any legal or equitable claim arising from or related to any election or policy change made or not made by any Class Members to his or her policy benefits prior to the final settlement date. Named Plaintiffs and Class Members will further release the Genworth Released Parties and Class Counsel from any future claims, on any legal or equitable basis, relating to or arising out of the Special Election Options and/or statements and representations provided in connection with the Special Election Options, including (but not limited to) any claim specifically relating to any decision, or non-decision, to maintain, modify, or give up coverage.

This Release will not prevent a Class Member from making a claim for benefits under his or her long-term care insurance policy consistent with his or her policy coverage, nor shall it include a Class Member's challenge or appeal of Genworth's denial of benefits under his or her Class Policy.

This Notice only contains a summary of the actual benefits and release language contained in the Settlement Agreement, which is on file with the Court and available for your review, including on the settlement website described below. If the Settlement Agreement is not approved by the Court or does not become final for any reason, the Class Action will continue, this Release will not be binding, and the Special Election Options will not be available.

- **3.** Attorneys' Fees and Litigation Expenses: As part of the request for final approval of the Settlement Agreement, Class Counsel will file a request seeking to be paid the following:
  - (a) \$1,000,000.00 relating to the injunctive relief that is in the form of the Disclosures.
  - (b) An additional contingent payment of 15% of certain amounts related to Special Election Options selected by the Class, which shall be no greater than \$18,500,000.00. **None** of the attorneys' fees will be deducted from payments made by Genworth to Class Members.

Class Counsel will also file a request for an award of reasonable litigation expenses in this case. These expenses will be no more than \$50,000.

These are the only attorneys' fees and litigation expenses that Class Counsel will be paid as a result of the settlement. Class Members will not be required to separately pay Class Counsel for any other attorneys' fees or expenses. Genworth has agreed to pay all fees and expenses separately. The actual amounts of attorneys' fees and litigation expenses to be paid to Class Counsel will be determined by the Court, and these amounts will be paid by Genworth directly to Class Counsel.

This Notice only contains a summary of the actual attorneys' fees and litigation expenses provisions contained in the Settlement Agreement, which is on file with the Court and available for your review, including on the settlement website described below.

**4.** Class Representative Service Payment: Named Plaintiffs Judy Halcom, Hugh Penson, Harold Cherry, and Richard Landino have been appointed as class representatives by the Court. As part of the request for final approval of the Settlement Agreement, Class Counsel will request that service payments be awarded to each class representative in an amount of up to \$15,000 for each of them for the time, work, and risk they undertook in bringing this

Class Action and achieving a settlement on behalf of all Class Members. None of the service payments approved by the Court will be deducted from payments made by Genworth to Class Members.

## E. FINAL APPROVAL HEARING ON PROPOSED SETTLEMENT

The Final Approval Hearing on the fairness and adequacy of the Settlement Agreement will be held on February 9, 2022, at 10:00 A.M. E.S.T. in Courtroom 7400 in The Spottswood W. Robinson III and Robert R. Merhige, Jr., Federal Courthouse, 701 East Broad Street, Richmond, VA 23219.

You are not required to attend the Final Approval Hearing in order to participate in the settlement, although you are free to do so if you choose. The Court, in its discretion, may continue the Final Approval Hearing to a later date, in which case no additional written notice will be sent to Class Members, so it is incumbent upon you to check the settlement website regarding the Final Approval Hearing date and time if you wish to attend.

#### F. ADDITIONAL IMPORTANT INFORMATION

The Special Election Options described in this Notice still require final approval by the Court and are subject to review by state insurance regulators.

You should also consider the following additional information, which may impact the availability of Special Election Options under this settlement:

- 1. If you currently have a long-term care policy with Genworth, you must continue to pay premiums (unless your premiums have been waived or your policy is in Fully Paid-Up Status) to keep your policy in force so that it is eligible for Special Election Options under this settlement. Your premiums also remain subject to any rate increases that may be approved or otherwise permitted.
- 2. Changes to your policy status or coverage (including Lapse or Termination) may impact whether or not you are in the proposed settlement class and/or whether Special Election Options will be available to you.
  - If your policy Lapses after the date of this Notice but is still in the period during which your policy can be automatically reinstated by paying any past-due premium, you will need to reinstate your policy by paying the past-due premium to exercise any rights and options under the settlement.
  - If, before you are sent a Special Election Letter, your policy Lapses and is outside any period Genworth allows for the policy to be automatically reinstated with payment of past due premium, or Terminates for any other reason, then you will be excluded from the Class and the Special Election Options will not be available to you.
  - If, after you have been sent a Special Election Letter, your policy Lapses and is outside any period Genworth allows for the policy to be automatically reinstated with payment of past due premium, or Terminates for any other reason, then you will remain in the Class and release your claims, but you will no longer be eligible for the Special Election Options.
- 3. If you reduce your coverage, including in response to a rate increase on your policy, your reduction in coverage may affect the Special Election Options that otherwise may become available to you under this settlement. As a Policyholder, you have options

to reduce your coverage that are separate from the Special Election Options that may become available to you under this settlement. For example, if there is a premium rate increase on your policy, you will have options for reducing your coverage. Those options will be different from any Special Election Options that may become available under this settlement and do not include the possibility of a cash damages payout. If you select an option to reduce your coverage separate from the Special Election Options that may be available under this settlement, you may eliminate or reduce the availability of any future Special Election Options or the value of any corresponding cash damages payments that may be available. Whether one of these options or any Special Election Option will best meet your needs will depend on your specific circumstances.

This Notice is only a summary of the Settlement Agreement. For the precise terms and conditions of the settlement, the complete Settlement Agreement, pleadings and documents on file in this case, and other information about this settlement, including important dates, PLEASE VISIT THE SETTLEMENT WEBSITE AT www.PCSLongTermCareInsuranceSettlement.com OR CALL THE SETTLEMENT ADMINISTRATOR AT 1-800-664-4267.

# **APPENDIX A**

# **CLASS POLICIES**

# **PCS 1 Class Policies**

State	Policy/Certificate Form
Alabama	7000X
	7020X
Alaska	7000X
	7020X
Arizona	7000
	7020AS
Arkansas	7000
	7020
California	7011
	7012
	50022K
	7000AS
	7000AU
	7020B
Colorado	7000B
	7001B
	7020S
	7022B
	7022S
Connecticut	50024B
	7000AT
	7000R
	7001R
	7020AA
Connecticut Partnership	50024
	50024B
D. C.	7000X
	7001X
	7020X
Delaware	7000AA
	7020A
Florida	7000N
	7001N
	7020C

State	Policy/Certificate Form
Georgia	50021D
	7000W
	7000Y
	7001W
	7020Y
Hawaii	7000V
	7001V
	7020AJ
Idaho	7000AL
	7020AE
Illinois	7000C
	7001C
	7020E
Indiana	50024A
	7000AM
	7020Q
Indiana Partnership	50024A
Iowa	7000
	7020K
Kansas	7000M
	7020N
Kentucky	7000Q
•	7001Q
	7020AC
Louisiana	7000
	7020AU
Maine	50020U
	7000AD
	7003AE
	7003CA
Maryland	7000AP
	7020BB
	7020V
Massachusetts	7000AR
	7001X
	7020X
Michigan	7000AG
	7020T
Minnesota	7002MA/B
	7002MC
	7020AQ
	7020BF

State	Policy/Certificate Form
Mississippi	7000AF
	7020AL
Missouri	7000F
	7001F
	7020G
Montana	7000AH
	7020AG
Nebraska	7000J
	7001J
	7020U
Nevada	7000AJ
	7020AP
New Hampshire	7000T
	7001T
	7020AK
New Jersey	7000X
	7001X
	7020X
New Mexico	7000AB
	7020AR
New York	50110
	51000
	51001
	51002
New York Partnership	50109
North Carolina	7000A
	7001A
	7020J
North Dakota	7000U
	7001U
	7020AH
Ohio	7000G
	7001G
	7020H
Oklahoma	7000AC
	7020AD
Oregon	7000AN
	7020AF
Pennsylvania	7000AX
	7000L
	7001M
	7020BA
	7020F

State	Policy/Certificate Form
Rhode Island	7000AK
	7020AN
South Carolina	50020P
	7000P
	7001P
	7020BD
	7020M
South Dakota	7000AE
	7020AM
Tennessee	7000D
	7001D
	7020R
Texas	7000AV
	7000E
	7001E
	7020BC
	7020D
Utah	7000
	7020AV
Vermont	7000
	7020
Virginia	7000AQ
-	7001H
	7020P
Washington	50020E
	7000AW
	7000K
	7001K
	7020L
West Virginia	7000
	7020
Wisconsin	50022E
	50023A
	7020AB
	7020BE
	7000S
Wyoming	7000
	7020

# **PCS 2 Class Policies**

	Policy/Certificate Form
Alabama	7030
	7031
	7032
	7030CRT
	7031CRT
	7032CRT
Alaska	7030AZ
	7031AZ
	7032AV
Arizona	7030AM
	7031AM
	7032AJ
Arkansas	7030AB
	7031AB
	7032AW
California	7030AE
	7031AE
	7032AE
	7034
	7011-A
	7012-A
	7034A
Colorado	7030A
	7031A
	7032A
Connecticut	7030F
	7031F
	7032F
	7033
D.C.	7030
	7031
	7032
Delaware	7030B
	7031B
	7032B
Florida	7030H
	7031H
	7032H

State	Policy/Certificate Form
Georgia	7030AL
	7031AL
	7032AN
Hawaii	7030AD
	7031AD
	7032AC
Idaho	7030AV
	7031AU
	7032AR
Illinois	7030D
	7031D
	7032D
Indiana	7030AQ
	7031AP
	7032AL
	50024D-7030AP
	7032AK
Iowa	7030G
	7031G
	7032G
Kansas	7030AF
	7031AF
Kentucky	7030Q
	7031Q
	7032Q
Louisiana	7030AG
	7031AG
	7032AF
Maine	7030AT
	7031AS
	7032AP
Maryland	7030R
	7031R
	7032R
Massachusetts	7030AA
	7031AA
	7030CRT
	7031CRT
	7032CRT
Michigan	7030
	7031

Questions? Call 1-800-664-4267 or visit www.PCSLongTermCareInsuranceSettlement.com 14

State	Policy/Certificate Form
Minnesota	7030P
	7031P
	7032P
Mississippi	7030V
	7031V
	7032V
Missouri	7030C
	7031C
	7032C
Montana	7030W
	7031W
	7032W
Nebraska	7030K
	7031K
	7032K
Nevada	7030U
	7031U
	7032U
New Hampshire	7030AX
	7031AW
	7032AT
New Jersey	7030
	7031
	7032
	7030CRT
	7031CRT
	7032CRT
New Mexico	7030AH
	7031AH
	7032AD
New York	51005
	51006
	51007
New York Partnership	51008
North Carolina	7030AW
	7031AV
	7032AS
North Dakota	7031AT
	7032AQ
	7030AU

7031S       7032S       7031X       Oregon     7030AN       7031AN       Pennsylvania     7030N       7031N     7031N       7032N     7031AR       South Carolina     7030J       7031J     7032J       South Dakota     7030AR       7031AQ     7031AQ       7031AQ     7031AQ       7031B     7030E       7031E     7032E       Texas     7030M       7031M     7032M       Utah     7030T       Vermont     7031T       7032T     7031Y       Vermont     7030A       7031L     7031L       7032L     7031L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7031       7030     7031AC       7032AB     7031	State	Policy/Certificate Form
Oklahoma         7032AH           7031S         7031S           7032S         7031X           Oregon         7030AN           7031AN         7031AN           Pennsylvania         7030N           7031N         7031N           7032N         7031A           Rhode Island         7030AS           7031AR         7031A           South Carolina         7030J           7031J         7032J           South Dakota         7030AR           7031AQ         7031AQ           7031AQ         7031AQ           7031E         7031E           7032E         7030M           Texas         7030M           7031M         7031M           7032T         Vermont           7031AY         7032           Virginia         7030L           7031L         7031L           7032AB           West Virginia         7030AC           7031AC         7032AB           West Virginia         7030A	Ohio	7030AK
Oklahoma         7030S           7031S         7032S           7031X         7030AN           Oregon         7030AN           7031AN         7031N           7031N         7031N           7032N         7031N           Rhode Island         7030AS           7031AR         7030I           7031J         7032J           South Carolina         7030AR           7031AQ         7031AQ           7031AQ         7031AQ           7031E         7031E           7031E         7031E           7032E         7030M           7031M         7032M           Utah         7030T           7031T         7032T           Vermont         7030AY           7031AY         7032           Virginia         7030L           7031L         7031L           7031A         7031A           7032AB         West Virginia         7030AC           7031AC         7031AC           7031A         7031A		7031AK
7031S       7032S       7031X       Oregon     7030AN       7031AN       Pennsylvania     7030N       7031N     7031N       7032N     7031AR       South Carolina     7030J       7031J     7032J       South Dakota     7030AR       7031AQ     7031AQ       7031AQ     7031AQ       7031B     7030E       7031E     7032E       Texas     7030M       7031M     7032M       Utah     7030T       Vermont     7031T       7032T     7031Y       Vermont     7030A       7031L     7031L       7032L     7031L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7031       7030     7031AC       7032AB     7031		7032AH
7032S           7031X           Oregon         7030AN           7031AN           Pennsylvania         7030N           7031N         7031N           7032N         7031N           80uth Carolina         7030AS           7031J         7031J           7032J         7031AQ           7032AM         7031AQ           7031E         7030E           7031E         7031E           7032E         7031M           7032M         7031M           7032M         7031M           7032M         7031T           7031T         7031T           7032T         7031AY           7032         7031AY           7032         7031L           7031L         7031L           7032L         7031AC           7032AB         7031A           West Virginia         7030           7031A         7030           7031A         7030	Oklahoma	7030S
7031X           Oregon         7030AN           7031AN         7031AN           Pennsylvania         7030N           7031N         7031N           7032N         7030AS           7031AR         7030J           7031J         7032J           South Dakota         7030AR           7031AQ         7031AQ           7031AQ         7031AQ           7031E         703E           7031E         703E           7031M         7031M           7032M         7031M           Vermont         7030T           7031T         7032T           Vermont         7030           7031AY         7032           Virginia         7030L           Washington         7030AC           7032AB         7030           West Virginia         7030           7032AB         7031		7031S
Oregon         7030AN           7031AN         7030N           Pennsylvania         7030N           Rhode Island         7030AS           7031AR         7030J           South Carolina         7030J           7031J         7032J           South Dakota         7030AR           7031AQ         7031AQ           7031AQ         7031AQ           7031E         7031E           7032E         7031M           7031M         7031M           7032M         7031M           7032T         7031T           Vermont         7030A           7031AY         7032           Virginia         7030L           7031L         7032L           Washington         7030AC           7032AB         7030           West Virginia         7030           7031AC         7032AB		7032S
7031AN           Pennsylvania         7030N           7031N           7031N           7030AS           7031AR           South Carolina         7030J           7031J           7032A           7031AQ           7031AQ           7031E           7031E           7032E           Texas         7030M           7031M           7032M           Utah         7030T           Vermont         7030           7031AY           7032           Virginia         7030AC           7031AC		7031X
Pennsylvania         7030N           7031N         7032N           Rhode Island         7030AS           7031AR         7030J           South Carolina         7030J           7031J         7032J           South Dakota         7030AR           7031AQ         7032AM           Tennessee         7030E           7031E         7032E           Texas         7030M           7031M         7032M           Utah         7030T           7031T         7032T           Vermont         7030           7031AY         7032           Virginia         7030L           7031A         7031A           Washington         7030AC           7032AB         7030           West Virginia         7030           7031AC         7032AB	Oregon	7030AN
7031N       7032N       Rhode Island     7030AS       7031AR       South Carolina     7030J       7031J     7032J       South Dakota     7030AR       7031AQ     7032AM       Tennessee     7030E       7031E     7031E       7032B     7031M       7031M     7032M       Utah     7030T       7031T     7031T       7032T     7031AY       7032     7031AY       7032     7031L       7032L     7030AC       7031AC     7031AC       7032AB     7030       West Virginia     7030       7031A     7030AC       7032AB     7030A		7031AN
Rhode Island     7030AS       7031AR     7030J       South Carolina     7030J       7031J     7032J       South Dakota     7030AR       7031AQ     7032AM       Tennessee     7030E       7031E     7032E       Texas     7030M       7031M     7032M       Utah     7030T       7031T     7032T       Vermont     7030AY       7031AY     7032       Virginia     7030L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7030       7031AC     7031AC       7030AB     7030	Pennsylvania	7030N
Rhode Island     7030AS       7031J     7031J       7032J     7030AR       South Dakota     7030AR       7031AQ     7032AM       Tennessee     7030E       7031E     7031M       7032M     7031M       7031M     7031M       7032M     7031M       Vermont     7030T       7031T     7032T       Vermont     7030       7031AY     7032       Virginia     7030L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7030       7031AC     7031AC       7032AB     7031		7031N
7031AR       South Carolina     7030J       7031J     7032J       South Dakota     7030AR       7031AQ     7032AM       Tennessee     7030E       7031E     7032E       Texas     7030M       7031M     7032M       Utah     7030T       7031T     7031T       7032T     Yermont       Vermont     7030       7031AY     7032       Virginia     7030L       Virginia     7030AC       7031AC     7030AB       West Virginia     7030       7031     7030       7031     7030       7031AC     7030AB		7032N
South Carolina     7030J       7031J     7032J       South Dakota     7030AR       7031AQ     7032AM       Tennessee     7030E       7031E     7032E       Texas     7030M       7031M     7031M       7032M     7031T       7030T     7031T       7032T     7031AY       Vermont     7030AY       Virginia     7030L       7031L     7031L       7032L     7031AC       7032AB     7030       West Virginia     7030       7031     7030       7031     7030       7031AC     7032AB	Rhode Island	7030AS
South Carolina     7030J       7031J     7032J       South Dakota     7030AR       7031AQ     7032AM       Tennessee     7030E       7031E     7032E       Texas     7030M       7031M     7031M       7032M     7031T       7030T     7031T       7032T     7031AY       Vermont     7030AY       Virginia     7030L       7031L     7031L       7032L     7031AC       7032AB     7030       West Virginia     7030       7031     7030       7031     7030       7031AC     7032AB		7031AR
South Dakota     7030AR       7031AQ     7032AM       Tennessee     7030E       7031E     7030M       7031M     7031M       7032M     7031T       7032T     7031AY       Vermont     7030       Virginia     7030L       Virginia     7030AC       7031AC     7031AC       7032AB     7030       West Virginia     7030AC       7032AB     7030AC       7031AC     7030AC       7031AC     7030AC       7032AB     7030AC       7031A     7030AC       7031A     7030AC       7031AC     7031AC       7031AC     7031AC    <	South Carolina	
South Dakota     7030AR       7031AQ     7032AM       Tennessee     7030E       7032E     7030M       Texas     7030M       7031M     7032M       Utah     7030T       7031T     7032T       Vermont     7030       7031AY     7032       Virginia     7030L       7031L     7032L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7030       7032AB		7031J
Tosasa     7031AQ       Tennessee     7030E       7031E     7032E       Texas     7030M       7031M     7031M       7032M     7031T       1000     7031T       7032T     7031AY       7032     7031AY       7031L     7031L       7032L     7031AC       7031AC     7032AB       West Virginia     7030       7031     7030       7031AC     7030AC       7032AB     7030		7032J
Tennessee     7032AM       Tennessee     7030E       7032E     7030M       Texas     7030M       7031M     7032M       Utah     7030T       7031T     7032T       Vermont     7030       7031AY     7032       Virginia     7030L       7031L     7032L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       West Virginia     7030       7031     7030       7031     7030       7031AC     7032AB	South Dakota	7030AR
Tennessee     7030E       7031E     7032E       Texas     7030M       7031M     7032M       Utah     7030T       7032T     7031T       7032T     7031AY       7032     7031AY       7032     7031L       7032L     7031AC       7032AB     7030       West Virginia     7030       7031AC     7032AB		7031AQ
$ \begin{array}{c} 7031E \\ \hline 7032E \\ \hline \\ 7030M \\ \hline \\ 7031M \\ \hline \\ 7032M \\ \hline \\ Utah \\ \hline \\ 7030T \\ \hline \\ 7031T \\ \hline \\ 7032T \\ \hline \\ Vermont \\ \hline \\ 7030 \\ \hline \\ 7031AY \\ \hline \\ 7032 \\ \hline \\ Virginia \\ \hline \\ \hline \\ 7030L \\ \hline \\ 7031L \\ \hline \\ 7032L \\ \hline \\ Washington \\ \hline \\ \hline \\ 7030AC \\ \hline \\ 7031AC \\ \hline \\ 7032AB \\ \hline \\ West Virginia \\ \hline \\ \hline \\ 7030 \\ \hline \\ \hline \\ 7030AC \\ \hline \\ 7031AC \\ \hline \\ 7032AB \\ \hline \\ 7030 \\ \hline \\ $		
	Tennessee	7030E
Texas     7030M       Total     7031M       Total     7030T       Vermont     7030       Virginia     7030L       Virginia     7030L       Washington     7030AC       7031AC       7032AB       West Virginia     7030       7031		7031E
$ \begin{array}{c} 7031 M \\ \hline 7032 M \\ \hline \\ Utah \\ \hline \\ & 7030 T \\ \hline \\ & 7032 T \\ \hline \\ Vermont \\ \hline \\ & 7030 \\ \hline \\ & 7031 AY \\ \hline \\ & 7032 \\ \hline \\ Virginia \\ \hline \\ & 7030 L \\ \hline \\ & 7031 L \\ \hline \\ & 7032 L \\ \hline \\ & Washington \\ \hline \\ & & 7030 AC \\ \hline \\ & 7031 AC \\ \hline \\ & 7032 AB \\ \hline \\ & West Virginia \\ \hline \\ & & 7030 \\ \hline \\ & & 7031 \\ \hline \\ & & 7030 \\ \hline \\ & & 7031 \\ \hline \\ \\ & & 7030 \\ \hline \\ \\ & & 7030 \\ \hline \\ \\ & & 7030 \\ \hline \\ \\ \hline \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ $		7032E
$ \begin{array}{c} 7032M \\ \hline 7030T \\ \hline 7031T \\ \hline 7032T \\ \hline \\ Vermont \\ \hline 7030 \\ \hline 7031AY \\ \hline 7032 \\ \hline \\ Virginia \\ \hline 7030L \\ \hline 7031L \\ \hline 7032L \\ \hline \\ Washington \\ \hline 2030AC \\ \hline 7031AC \\ \hline 7032AB \\ \hline \\ West Virginia \\ \hline \hline 7030 \\ \hline 7030 \\ \hline \hline \\ \hline 7031 \\ \hline \end{array} $	Texas	7030M
Utah $7030T$ $7031T$ $7032T$ Vermont $7030$ $7031AY$ $7032$ Virginia $7030L$ $7031L$ $7032L$ Washington $7030AC$ $7031AC$ $7032AB$ West Virginia $7030$ $7031$ $7030$ $7031$ $7030$		7031M
		7032M
7032T       Vermont $7030$ $7031AY$ $7032$ Virginia $7030L$ $7031L$ $7032L$ Washington $7030AC$ $7031AC$ $7032AB$ West Virginia $7030$ $7031$ $7030$ $7031$ $7030$	Utah	7030T
Vermont $7030$ $7031AY$ $7032$ Virginia $7030L$ $7031L$ $7032L$ Washington $7030AC$ $7031AC$ $7032AB$ West Virginia $7030$ $7031$ $7030$		7031T
$ \begin{array}{c} 7031 \text{AY} \\ 7032 \\ \hline \text{Virginia} & 7030 \text{L} \\ \hline 7031 \text{L} \\ \hline 7032 \text{L} \\ \hline \text{Washington} & 7030 \text{AC} \\ \hline 7031 \text{AC} \\ \hline 7032 \text{AB} \\ \hline \text{West Virginia} & 7030 \\ \hline \hline 7030 & \hline \end{array} $		7032T
	Vermont	7030
Virginia     7030L       7031L     7032L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7031		7031AY
7031L       7032L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7031		7032
Washington     7032L       Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7031	Virginia	7030L
Washington     7030AC       7031AC     7032AB       West Virginia     7030       7031     7031		7031L
7031AC 7032AB West Virginia 7030 7031		7032L
7032AB West Virginia 7030 7031	Washington	7030AC
West Virginia 7030 7031		7031AC
West Virginia 7030 7031		7032AB
	West Virginia	
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State	Policy/Certificate Form
Wisconsin	7030AJ
	7031AJ
	7032AG
Wyoming	7030
	7031
	7032