

Sec. 38a-528-6. Required disclosure provisions

(a) **Continuation.** Group long-term care certificates shall contain a provision, appropriately captioned, which describes how the coverage may be continued or converted.

(b) **Riders and Endorsements.** Except for riders or endorsements by which the insurer effectuates a request made in writing by the insured or exercises a specifically reserved right under a long-term care certificate, all riders or endorsements added to a long-term care certificate after date of issue or at reinstatement or renewal which reduce or eliminate benefits or coverage shall require a signed acceptance by the insured. Any rider or endorsement added to a long-term care certificate after date of issue which increases benefits or coverage with a concomitant increase in premium shall be agreed to in writing signed by the insured, except if the increased benefits or coverage is required by law. Where a separate additional premium is charged for benefits provided in connection with riders or endorsements, such premium charge shall be set forth in the certificate, rider or endorsement.

(c) **Limitations.** If a long-term care insurance policy contains any limitation with respect to pre-existing conditions, such limitations shall appear as a separate paragraph of the certificate and shall be labeled "PRE-EXISTING CONDITIONS LIMITATION."

(d) **Other Limitations or Conditions on Eligibility for Benefits.** A long-term care insurance certificate shall set forth a description of any limitations or conditions for eligibility, including any required number of days of confinement, in a separate paragraph labeled "Limitations or Conditions on Eligibility for Benefits."

(Effective September 30, 1994)