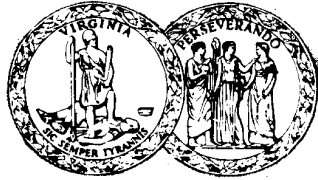


COMMONWEALTH OF VIRGINIA



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STATE CORPORATION COMMISSION BUREAU OF INSURANCE

October 27, 1989

Administrative Letter 1989-12

TO: All Companies Licensed in Virginia to Provide Life Insurance
and Accident and Sickness Insurance, All Licensed Health Services
Plans, and All Licensed Health Maintenance Organizations

RE: Long-Term Care Insurance Consumer's Guide

The Virginia State Corporation Commission has adopted the attached long-term care insurance consumer's guide pursuant to §38.2-5207. of the Code of Virginia, as amended. Companies are required to provide a copy of the consumer's guide at the time of delivery of a long-term care policy or certificate in Virginia. Consumers must receive this guide as a separate document and it may not be combined with any other information.

One copy of the guide is enclosed for use by your company. It is to be reproduced verbatim, with a format matching the sample as closely as possible. The type size should be no less than is used in the enclosed copy. It is not necessary for the paper stock or color to match the enclosed copy. The guide must be identified as a publication of the Virginia State Corporation Commission's Bureau of Insurance, although the name and/or logo of the insurer may be added.

Use of this guide is to be implemented by your company by no later than January 1, 1990.

Sincerely yours,

Steven T. Foster
Commissioner of Insurance

STF/csw

Enclosure