

CAREGIVER TRAINING BENEFIT

We will pay *You* a Caregiver Training Benefit if an *Informal Caregiver* incurs an expense to be trained to provide *Informal Home Care* for *You*, subject to the conditions below:

1. *You* must be receiving a Catastrophic Disability Benefit;
2. *Caregiver Training* must be provided by a Home Health Care Provider accredited by either the Joint Commission on Accreditation of Health Care Organizations or Community Health Accreditation Program, by a Nursing Home or by a *Hospital* while *You* are receiving the Catastrophic Disability Benefit. If *You* are in a Nursing Home or in a *Hospital*, the Caregiver Training Benefit will only be payable if the training will make it possible for *You* to return to *Your* residence where *You* can be cared for by the *Informal Caregiver*;
3. The amount of the benefit is the cost incurred for the *Caregiver Training*, subject to \$500 maximum per period of *Disability*;
4. The benefit is payable to *You* following submission to *Us* of proof of *Your* costs incurred for *Caregiver Training*.

Caregiver Training means training received by the *Informal Caregiver* to care for *You* in *Your* residence.

Informal Caregiver means the person who has primary responsibility of providing *Informal Home Care* for *You* . A person who is paid for caring for *You* cannot be an *Informal Caregiver*.

Informal Home Care means medically necessary custodial care provided at *Your* home or a private residence by an *Informal Caregiver*. Such care is provided in lieu of confinement in a nursing home, or care received at *Your* home from a paid provider.