

(4) [a statement as to whether the policy or contract is approved under the Maryland Partnership for Long-Term Care Program under Title 15, Subtitle 4 of the Health - General Article;

(5)] a statement that the outline of coverage is a summary of the policy or contract issued or applied for and the policy or contract should be consulted to determine the governing contractual provisions; and

[(6)](5) any expected premium increases or additional premiums to pay for automatic or optional benefit increases, including a reasonable hypothetical or graphic demonstration of the potential premiums that the applicant will need to pay at age 75 for benefit increases.

18-107.

A certificate that is issued under group long-term care insurance shall include:

(1) a description of the principal benefits and coverage provided in the policy or contract;

(2) a statement of the principal exclusions, reductions, and limitations of coverage in the policy or contract; AND

(3) a statement that the group master policy or contract determines the governing contractual provisions [; and

(4) a statement as to whether the policy or contract is approved under the Maryland Partnership for Long-Term Care Program under Title 15, Subtitle 4 of the Health - General Article].

SECTION 14. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

Article - Insurance

18-106.

(b) The outline of coverage shall include:

(1) a description of the principal benefits and coverage provided in the policy or contract;

(2) a statement of the principal exclusions, reductions, and limitations in the policy or contract;

(3) a statement of the renewal provisions, including any reservation in the policy or contract of a right to change the schedule of premiums;

(4) A STATEMENT AS TO WHETHER THE POLICY OR CONTRACT IS APPROVED UNDER THE MARYLAND PARTNERSHIP FOR LONG-TERM CARE PROGRAM UNDER TITLE 15, SUBTITLE 4 OF THE HEALTH - GENERAL ARTICLE;