

## Plain Language Checklist for Long-term Care Premium Increase Notices

TDI encourages you to use plain language in your communications with consumers. We advocate using language that's clear, simple, and direct. Here's what we found in our review of your notices. Please revise your notice based on these comments.

**Company name** \_\_\_\_\_

1. Does the document have a clearly worded, descriptive title or subject line? For example, "Your Long-Term Care Premiums Are Increasing."  
Yes  No
2. Is information presented in a logical order (Essential information first)?  
Yes  No
3. Does the notice include **all** the following information?
  - a. The amount and effective date of the increase.  
Yes  No
  - b. What the reader must do and the deadline to do it.  
Yes  No
  - c. Descriptions of the customer's options.  
Yes  No
  - d. The consequences of choosing each option.  
Yes  No
  - e. A statement telling customers how to contact the company for more information or help understanding their options.  
Yes  No
4. Is the company's customer service number easy to find?  
Yes  No
5. Is the notice clearly worded and easy to understand?  
Yes  No
6. Are all technical terms defined? For example, "Your policy has a contingent nonforfeiture benefit. This means you can still get some benefits if you stop paying premiums."  
Yes  No

7. Is the notice in an easily readable font in at least 11-point type?  
Yes  No
8. Does the notice use headings to help the reader find information easily?  
Yes  No
9. Is white space (Margins, lines spacing, and spacing between paragraphs) sufficient and consistent?  
Yes  No
10. Are tables, charts, and other graphics easy to read and understand?  
Yes  No
11. Are the grade level and reading ease scores appropriate (10th grade or lower; [Flesch reading ease score 40 or higher](#))?  
Yes  No

**Comments**