**20:06:21:34.  Extension of benefits.** Termination of long-term care insurance is without prejudice to any benefits payable for institutionalization if the institutionalization began while the long-term care insurance was in force and continues without interruption after termination. Extension of benefits beyond the period the long-term care insurance was in force may be limited to the duration of any benefit period or to payment of the maximum benefits and may be subject to any policy waiting period and all other applicable provisions of the policy.

**Source:** 23 SDR 55, effective October 20, 1996.

**General Authority:** SDCL 58-17B-4.

**Law Implemented:** SDCL 58-17B-4.