

## Group Long-Term Care Insurance

### Why Offer LTC in the Workplace?

- LTC Insurance is becoming a critical part of a financial wellness programs
- Addresses a significant “gap” in employees financial plan and helps protect their 401(k)s
- Reduced underwriting for employees
- Unisex rates and group discounts
- Ability to carve-out select classes of employees<sup>1</sup>
- Benefits are generally received income tax-free<sup>2</sup>
- W2 employees can pay for LTC Insurance with pre-tax HSA dollars<sup>3</sup>

### How does Long-Term Care Insurance Complete a Financial Wellness Plan?

Health Insurance	✓	Protects against medical expenses.
Disability Insurance	✓	Provides income replacement while injured.
Life Insurance	✓	Protects against premature death.
401(k)	✓	Provides your retirement income.
Long-Term Care Insurance	✓	Protects your financial future from the cost of extended healthcare in retirement.

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We see your  
business  
through  
your eyes...

## Group LTCI Enrollments

### Case Study

Group Long-Term Care (LTC) Insurance has seen a significant increase in consumer awareness. Both employers & brokers are demanding solutions for this important planning...and we can help!

Take a look at one of our recent successful enrollments.

#### About the Client

- Large public university
- 19,000 eligible employees
- First offered Group LTCI in 2001 and again in 2006
- Average age = 44
- Average income = \$66,000

#### Key Factors

- Off-cycle enrollment
- Embraced our best practices communication campaign and full enrollment support model

#### Enrollment

- 7-part email campaign
- 6 online webinars
- 12 onsite company meetings
- Online enrollment system and live chat
- Call center support with salaried enrollment consultants

#### Background

- LTC carrier ceased offering program to new entrants
- Client conducted annual benefit survey and Long-Term Care was rated among the top requested benefits
- Procurement completed the Request for Proposal and awarded the contract to us

#### Solution

- Implemented a voluntary Group LTCI program
- Simplified issue underwriting for employees
- Unisex & discounted rates
- Coverage and discounts extended to family members

#### Results

- 13% overall participation rate
- 909 total enrollments
- Over 2,100 inbound calls and 500+ chats
- Over 4,600 views on the LTC education video
- Average premium = \$125/MO

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