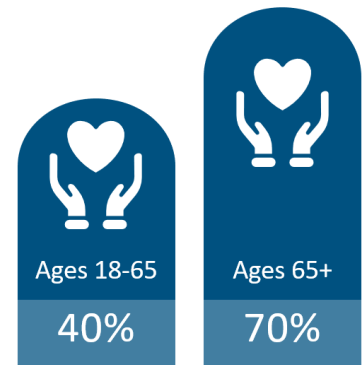




# Long Term Care Benefit

## The Need of Long-Term Care Insurance

- Nursing home costs are averaging \$116,000 per year<sup>2</sup>. With an average length of stay at 2.4 years<sup>3</sup>, **total costs can exceed \$278,000**.
- **Long-term care insurance is designed to pay for custodial care** once you are in need of assistance with two or more Activities of Daily Living or have a cognitive impairment like dementia or Alzheimer's. Long-term care insurance will pay for care received at home, in a nursing home or assisted living facility.



Likelihood of Requiring LTC <sup>1</sup>

## Top 3 Reasons Consumers Give for Considering a Life + LTC Product\*

1. Concern that long-term care costs may **deplete or exceed my savings** – **35%**
2. It is a more **economical use of my current assets** – **33%**
3. **Benefits will be paid** even if I don't incur long-term care expenses – **29%**

A 2021 LIMRA Study\* found more than **6 in 10** Americans would consider a Life combination product.

## Benefits That Cover LTC



Health Insurance



Medicare



Long Term Disability (LTD)



Long Term Care Insurance (LTC)

## Advantages of Group Plan

1. **Guarantee Issue** – no health questions
2. **Issue Age Rates** – based on age when policy is issued. Rates do not increase with age.
3. **Portable Benefit** – employees can take coverage with them at the same rates.

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In California DBA LTC Solutions Insurance Services | #0D99236

As we face a wave of aging baby boomers with a 70% likelihood of requiring long-term care and a significant disparity in coverage for it, legislators have recognized the need for a solution to preserve Medicaid. That solution came in the form of a state LTC plan funded by an employee payroll tax for Washington state. Today, more than 20 states are actively discussing similar legislation to help reduce LTC Medicaid costs.

Map of the United States showing the status of Long-Term Care (LTC) legislation by state. The map uses color-coding to indicate the progress of various bills. A legend on the right explains the categories:

- LTC Actuary Study (orange)
- Law Passed (green)
- Bill for Legislation (light green)
- Bill for LTC Study (yellow)
- Bill for LTC Tax Credit (red)
- Bill for LTC Study Withdrawn (pink)
- Bill for LTC Study Expired (purple)
- Meeting on LTC (dark blue)
- Consideration (light blue)

States are labeled with their abbreviations: WA, OR, CA, MT, ND, MN, SD, NE, KS, OK, TX, NM, AZ, UT, NV, ID, WY, CO, IA, MO, AR, LA, WI, MI, IL, IN, OH, KY, TN, AL, GA, FL, SC, NC, VA, WV, PA, NY, VT, NH, ME, MA, CT, RI, NJ, DE, MD, DC.

- 1 [Click here](#) to Request a Quote or a Discuss a Unum In-Force LTC Plan
- 2 [Click here](#) to Register for a LTC Webinar

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