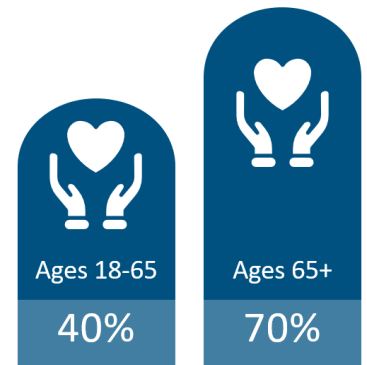




Long Term Care Benefit

The Need of Long-Term Care Insurance

- Nursing home costs are averaging \$116,000 per year². With an average length of stay at 2.4 years³, **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 ¹

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

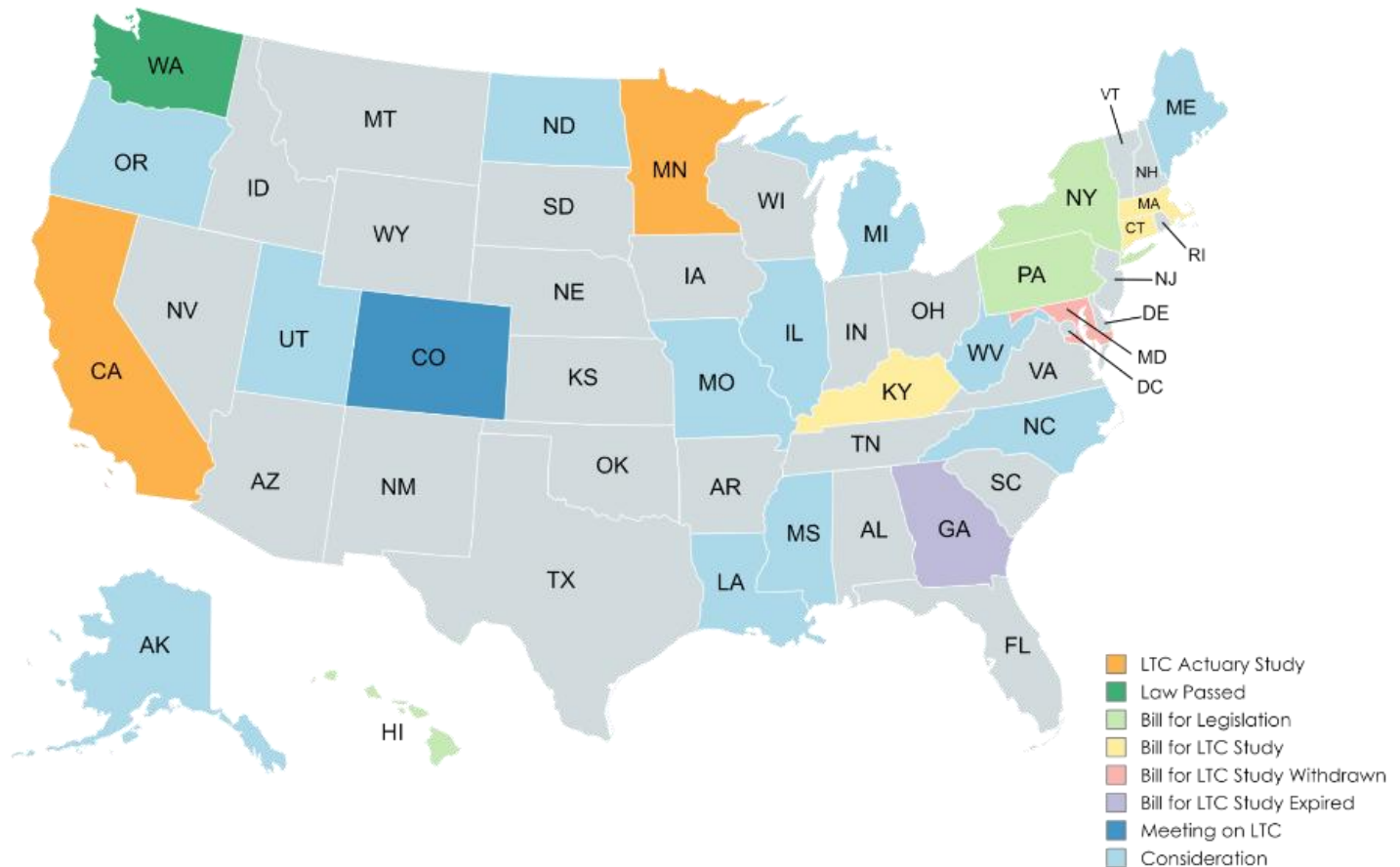
1. **Guarantee Issue** – no health questions
2. **Issue Age Rates** – based on age when policy is issued. Rates do not increase with age.
3. **Portable Benefit** – employees can take coverage with them at the same rates.

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States Considering LTC Legislation

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.

Federal H.R. 8820: Improving Access to Long-Term Care Insurance Act bill. Proposes an above-the-line deduction in premiums paid on LTC insurance in an effort to make LTC insurance more affordable and accessible.



Learn More

1

[Click here](#) to Request a Quote or a Discuss a Unum In-Force LTC Plan

Questions?

sales@ltc-solutions.com

¹ASPE.HHS.gov, 2019 ²Genworth 2023 Cost of Care ³MetLife Mature Market Institute, The 2010 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Service and Home Care Costs. October 2010.

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