



Long Term Care Benefit

The Need of Long-Term Care (LTC) Insurance

- **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.
- Nursing home costs are averaging \$129,000 per year². With an average length of stay at 2.4 years³, **total costs can exceed \$309,000**.



Cost of Care

Setting	Average Stay	National Median Cost
Home Care	3 years	\$80,080
Assisted Living	2.5 years	\$74,400
Nursing Home	2.4 years	\$129,575

**Based on Genworth 2025 Cost of Care*

Benefits That Cover LTC



Health
Insurance



Medicare



Long-Term
Disability (LTD)



Medicaid



Long-Term Care
(LTC)

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In California DBA LTC Solutions Insurance Services | #0D99236

Why Employers Offer LTC Insurance

LTC INSURANCE

Only benefit that pays for LTC

401k PRESERVATION

Employees pay for LTC from 401k/savings

LTC LEGISLATION

Proactive with emerging benefits

[Click here for heatmap](#)
of activity by state



EMPLOYERS OFFERING LTC BENEFITS

NY Life – study shows LTC is one of **top 5** benefits employees are most interested in receiving

KFF – **25%** of employers offering health insurance also offer LTC insurance. Of those, **39%** contribute toward the cost of the plan through employer funding

EMPLOYEES REQUESTING LTC

A 2021 LIMRA Study identified top 3 reasons consumers give for considering Life + LTC products:

- Concern that LTC costs may **deplete or exceed savings** – **35%**
- It is a more **economical use of current assets** – **33%**
- **Benefits will be paid** even if LTC expenses are not incurred – **29%**

GROUP PLAN ADVANTAGES

- **Portable** – at same rate
- **Issue Age Rates** – do not increase with age
- **Guarantee Issue** – exclusive to employer plans. Provides employees access

EMPLOYER FUNDING

Funded for All or Carve-Out – years of service, title, salary
Low cost, high value benefit

Learn More

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