

1996 - Founded by President & Owner Christine McCullugh

National Association of Insurance & Financial Advisors (NAIFA) LTC Study Group

Actively involved with WA Trust Act providing industry information & testifying at committee hearings and actively involved with CA LTC Task Force.

1,000+

clients with all
carriers

10,000+

hours of SHRM
and HRCI CE
credits

100+

speaking
engagements

Support Teams

Proposal	Implementation	LTC Specialists
Customer Service	Billing	Client Servicing
Technology	Marketing	Finance

Employer's Experience



We were totally impressed with how they were prepared, had all the information laid out so logically and were so professional. They were by far the most well-prepared vendor we have ever dealt with during open enrollment launch.

~ HR Professional



I am so excited!! I love the new tools. The website is terrific! I have been through pieces of it. You guys have again knocked it out of the park!

~ HR Professional



This was one of the easiest plan selections and open enrollments I have done in a while, and I greatly appreciate all of your help.

~ HR Professional

Servicing Overview



LTC Expertise

- LTC and Life + LTC Products
- Licensed Salaried LTC Specialists
- Customer Service
- State Programs
- Implementation



Administration Support

- Billing reconciliation
- Portability tracking system
- New hire enrollment
- Claims assistance



Enrollment

- Customized website
- Online application with rates
- Webinars (live and recorded)
- Communications to Educate the Need
- Rate Quotes
- Text Messaging
- Licensed Salaried LTC Specialists
- 1:1 Consultations



Caregiver Website

- Resource for caregivers
- Discount programs