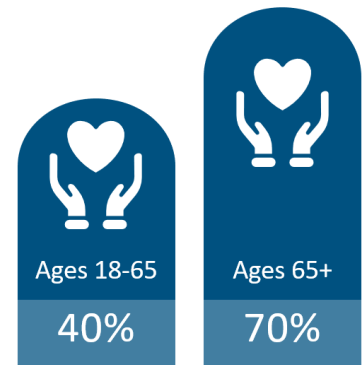




Long Term Care Benefit

The Need of Long-Term Care Insurance

- Nursing home costs are averaging \$127,000 per year². With an average length of stay at 2.4 years³, **total costs can exceed \$300,000**.
- **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

Cost of Care

Setting	Average Stay	National Median Cost
Home Care	3 years	\$77,792
Assisted Living	2.5 years	\$70,800
Nursing Home	2.4 years	\$127,750

**Based on Genworth 2024 Cost of Care*

Advantages of a Group LTC or Life + LTC Plan

Guarantee Issue

No health questions so employees have access to coverage based on plan and age limitations.

Gender Neutral Rates

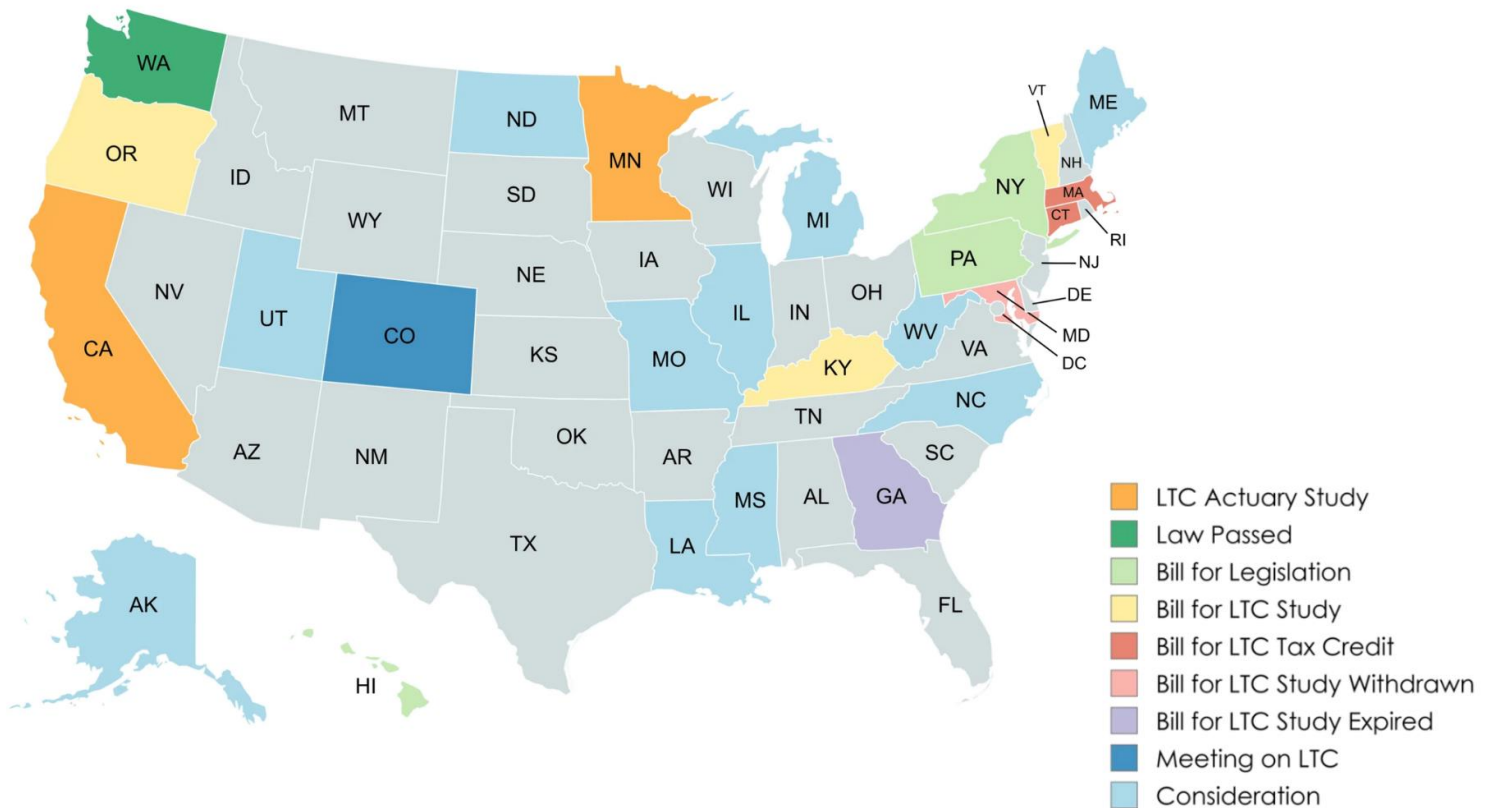
Same rates regardless of gender.

Portable Benefit

When an employee leaves employment they take the plan with them at the same rate.

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.



Learn More

- 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

Questions?

sales@lhc-solutions.com

¹ASPE.HHS.gov, 2019

²Genworth 2024 Cost of Care

³ MetLife 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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