

# Long-Term Care (LTC) & Life + LTC Insurance

## Why Employers Offer LTC Insurance

### LTC INSURANCE

Only benefit that pays for LTC

### 401k PRESERVATION

Employees pay for LTC from 401k/savings

[Self-Investing Calculator](#)

### 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. [Cost of Waiting Calculator | Demo](#)
- **Guarantee Issue** – exclusive to employer plans. Provides employees access to a benefit. [Individual Application](#) and [Declinations](#)

### EMPLOYER FUNDING

**Funded for All or Carve-Out** – years of service, title, salary

Low cost, high value benefit

## Request a Quote or Join a Webinar

[Click here](#) to request a group quote

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