



# Universal Life Insurance with Long-Term Care Benefits: Enrollment Ends 11/16/2018

e-Enrollment Website  
[www.groupltci.com/nsm](http://www.groupltci.com/nsm)

Enrollment Hotline  
(844) 349-1548



# Agenda

- What is long-term care?
- Who pays for long-term care?
- Three ways to utilize benefits
- How the policy works?
- How do you qualify for benefits?
- How to enroll?

## What is Long-Term Care?

- **Long-Term Care** is a term used to describe healthcare needs later in life such as:
  - Personal care or supervision needed by persons of all ages for an extended period of time (custodial, supervisory, or skilled care)
  - Needs as a result of conditions associated with the effects of aging, but may be needed at any time, due to an accident or illness

Some conditions that may require long-term care:

- Head injury
- Stroke
- Cancer
- Parkinson's disease
- Heart disease
- Multiple sclerosis
- Alzheimer's disease / Dementia

## Paying for Long-Term Care Services

Health Insurance	X	No coverage.
Disability Insurance	X	No coverage.
Medicare	X	Limited coverage - up to 100 days per benefit period with restrictions.
Medicaid	X	Limited coverage - after you've spent down your assets.
Your Savings	✓	The average cost of care is \$43,000+ per year.
Family Caretaking	✓	Relying on your family / friends for your care. Caretaking is very difficult work.
Life / LTC Insurance	✓	Full coverage for eligible expenses up to your selected benefit amount.

# Ways to Use Your Policy

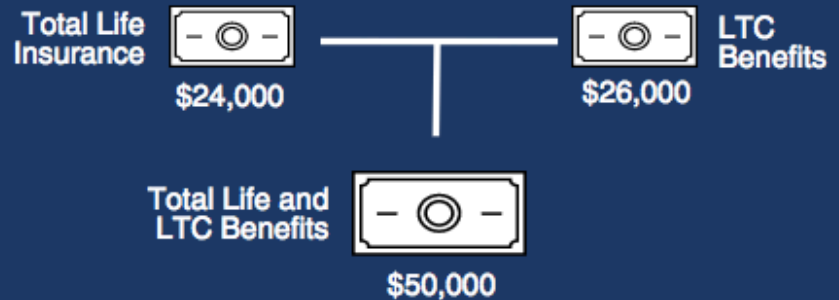
## Scenario 1: Maximize Life Insurance

You lead a full life and don't need any long-term care.



## Scenario 2: Split Your Benefits

You need some long-term care.



## Scenario 3: Maximize your LTC benefit

You need home care, assisted living, or nursing home care.



## Choosing a Plan is Easy... For example...

- Choose your Life Insurance Amount
  - \$25,000 \$50,000 \$80,000
- Calculating your monthly LTC Benefit
  - Access 4% of your selected death benefit to get your monthly LTC benefit

Death Benefit		LTC Benefit		Monthly LTC Benefit
\$50,000	X	4%	=	\$2,000

- Calculating your Total LTC Benefit
  - You get 2x your death benefit for your total LTC benefit

Death Benefit		Extension of Benefits		Total LTC Benefit
\$50,000	X	2	=	\$100,000

## How Do You qualify for long-term care benefits?

- Inability to perform 2 of 6 Activities of Daily Living (ADL's) and help is expected to last at least 90 days, or
- Severe Cognitive Impairment (Alzheimer's or Dementia), and
- Plan of care prescribed by a licensed health care practitioner
- 90 day wait period



# Benefit Payout Structure

## How will it pay out?

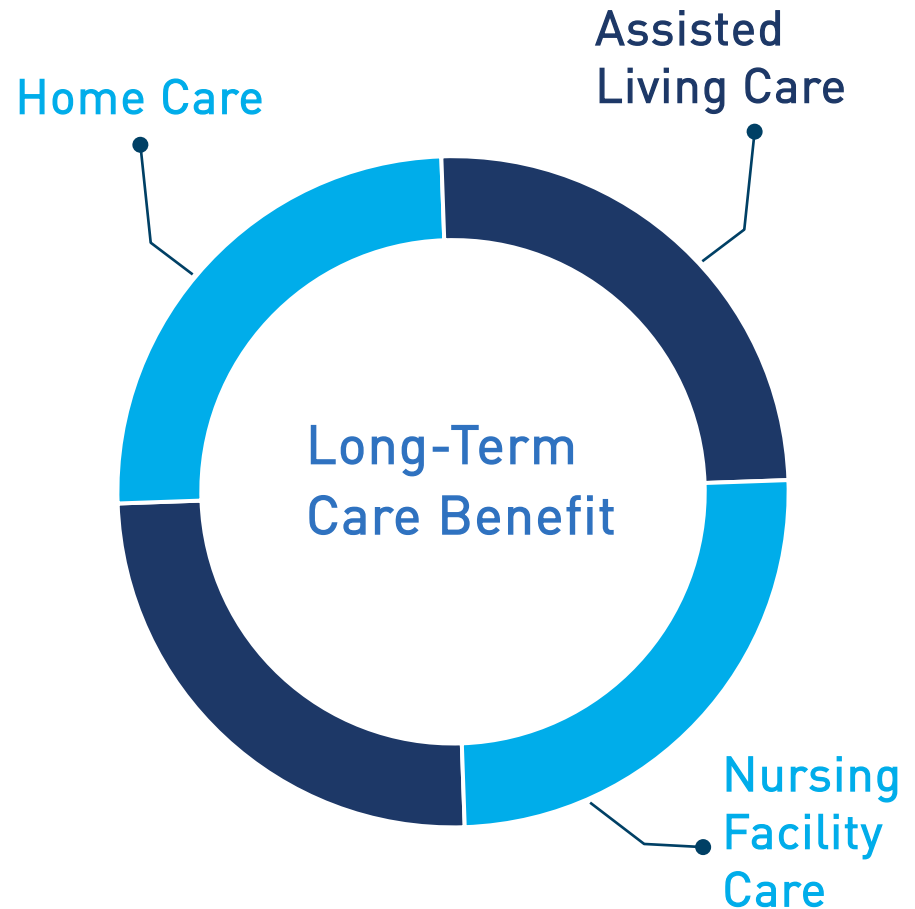
Long-Term Care benefits are paid out on an Indemnity basis – meaning that you will receive a check for your monthly benefit if you become eligible to utilize the LTC benefit. Benefits will pay out after a single 90 day waiting period.

Example:	Indemnity Payout:
Available Monthly Benefit	\$2,000
Licensed Care Expenses	\$1,500
Unused Monthly Benefit	\$500
Available Cash after LTC Expenses	<b>\$500</b>



## Where can you use the LTC benefits?

- Policy benefits can be used to help pay for care at home, an assisted living or nursing facility
- Most long-term care claims start at home
- Average cost of care nationally is around \$43,000+ per year. Costs can vary based on services received and geographic location



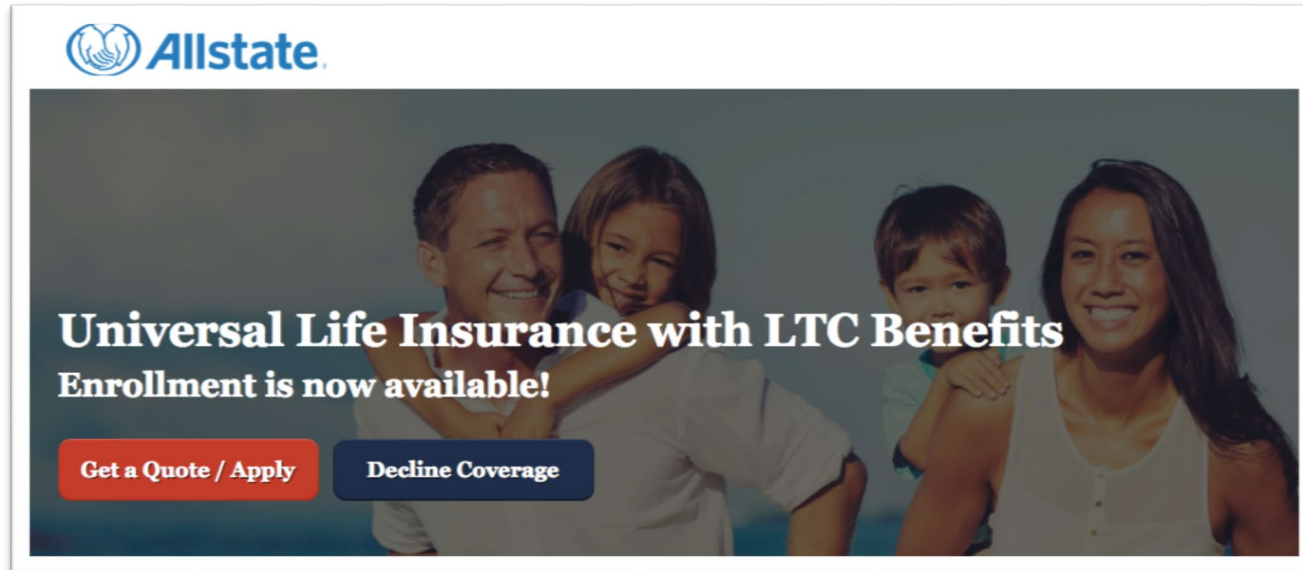
## What if I don't need long-term care?

- A death benefit will pay out to a beneficiary as long as coverage is active\*
- With additional funding your policy can mature and the net surrender value will be paid (the policy would then terminate)

\*The termination date of coverage varies by the accumulated value, the coverage selected, and the issue age/class of the individual. Each annual statement outlines projection of future coverage performance and projected termination date – i.e. when premiums would have to be increased to keep your coverage active. Please reference your statement on annual basis.

## How to Get a Quote / Apply

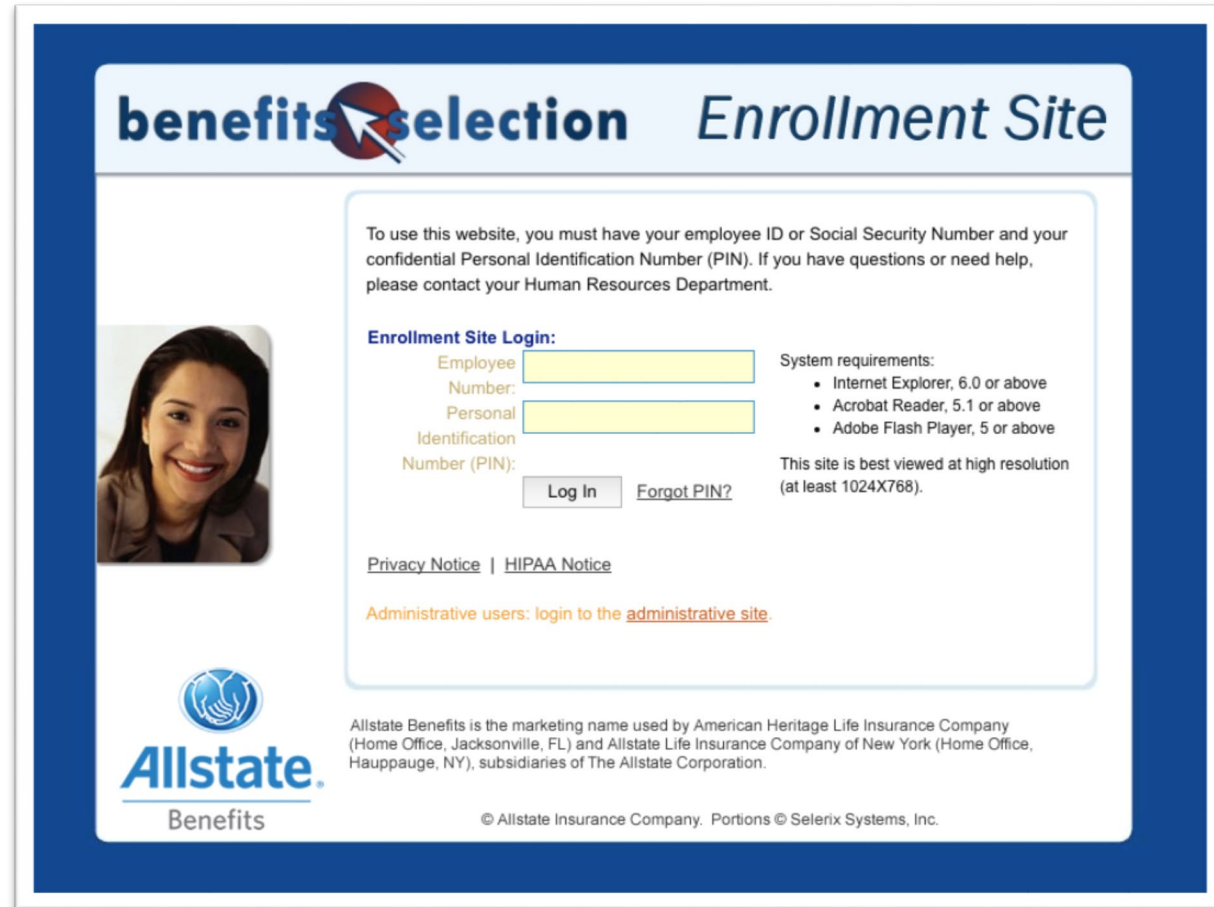
- Click any of the links or buttons within the emails
- Click “Get a Quote / Apply” on the website



The advertisement features the Allstate logo in the top left corner. The background is a photograph of a smiling family: a man, a woman, and a young child. Overlaid on the image is the text: **Universal Life Insurance with LTC Benefits** and **Enrollment is now available!** At the bottom, there are two buttons: a red button labeled **Get a Quote / Apply** and a dark blue button labeled **Decline Coverage**.

# Log Into the Enrollment Portal

- Enter your Employee ID
- Enter your PIN number (your residential zip code) if your first time logging in
- Click “log-in”



The screenshot shows the 'benefits selection Enrollment Site' login page. It features a header with the Allstate logo and the text 'benefits selection Enrollment Site'. Below the header, there is a section for login instructions: 'To use this website, you must have your employee ID or Social Security Number and your confidential Personal Identification Number (PIN). If you have questions or need help, please contact your Human Resources Department.' To the left of the login form is a small portrait of a smiling woman. The login form is titled 'Enrollment Site Login:' and contains two input fields: 'Employee Number:' and 'Personal Identification Number (PIN):'. Below these fields are 'Log In' and 'Forgot PIN?' buttons. To the right of the input fields, there are 'System requirements:' listed as 'Internet Explorer, 6.0 or above', 'Acrobat Reader, 5.1 or above', and 'Adobe Flash Player, 5 or above'. Below the requirements, it states 'This site is best viewed at high resolution (at least 1024X768)'. At the bottom of the page, there are links for 'Privacy Notice' and 'HIPAA Notice', and a note for 'Administrative users: login to the administrative site.' The Allstate logo and 'Benefits' text are at the bottom left, and the copyright notice '© Allstate Insurance Company. Portions © Selerix Systems, Inc.' is at the bottom right.

**benefits selection Enrollment Site**

To use this website, you must have your employee ID or Social Security Number and your confidential Personal Identification Number (PIN). If you have questions or need help, please contact your Human Resources Department.

**Enrollment Site Login:**

Employee Number:

Personal Identification Number (PIN):

[Forgot PIN?](#)


**System requirements:**

- Internet Explorer, 6.0 or above
- Acrobat Reader, 5.1 or above
- Adobe Flash Player, 5 or above

This site is best viewed at high resolution (at least 1024X768).

[Privacy Notice](#) | [HIPAA Notice](#)

Administrative users: login to the [administrative site](#).

  
**Allstate**  
Benefits

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## Your Plan Advantages

- Employees are guaranteed issue– no health questions
- Coverage available for spouses (if employee enrolls)
- 2x death benefit for long-term care services
- Fully portable and guaranteed renewable
- Premiums will be payroll deducted

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