



Long-Term Care Insurance: Enrollment Ends August 17, 2018

Enrollment Website

<https://apply.grouppltci.com/ccbd47e0>

Enrollment Hotline

(888) 417-7750



Introduction

- What is long-term care?
- Who pays for care?
- How does long-term care insurance work?
- Where can I receive care?
- How much does care cost?
- What benefits are available?
- How do I enroll?

What Is Long-Term Care (LTC)?

- Personal care or supervision needed by persons of all ages for an extended period of time
- 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

Myths & Realities

“It won’t happen to me”

7 in 10 people who reach age 65 will need LTC during their lives

“My insurance will cover me”

Neither disability or health insurance are designed to cover LTC expenses

“The government will pay for the care I need”

Medicare & Medicaid benefits are very limited and you may not qualify

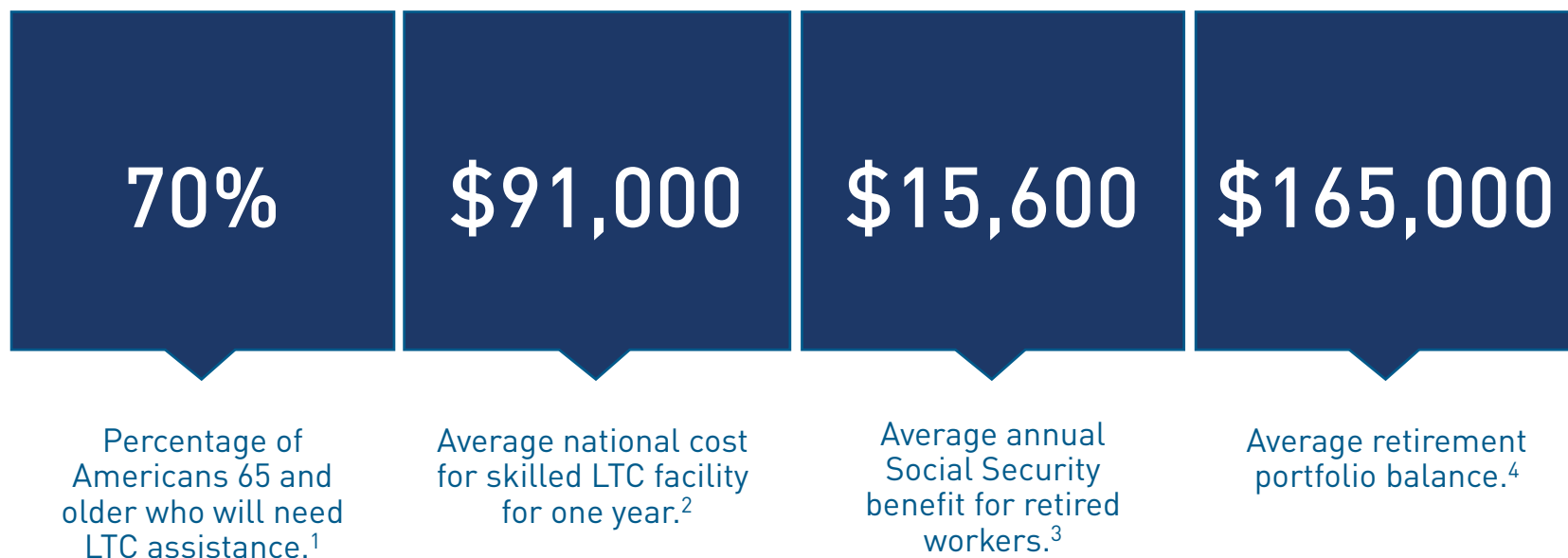
“I can pay for this out of my savings”

It can take years to accumulate an amount equal to the insurance coverage you could have today

Living a Long Life Is a Near
Certainty These Days.
Planning for It Is a Necessity

The Need for LTC Planning

Health and disability insurance do not cover LTC costs. Medicare is not the answer either. For most, it's an out-of-pocket expense.








Sources: 1. U.S. Department of Health and Human Services. longtermcare.gov. 2. www.longtermcare.gov. 3. Social Security Administration. Master Beneficiary Record, 100 Percent Data. November 2014. 4. CNNMoney. Melanie Hicken. "401(k) Balances Hit Record ..." Feb. 13, 2014

Paying for Long-Term Care

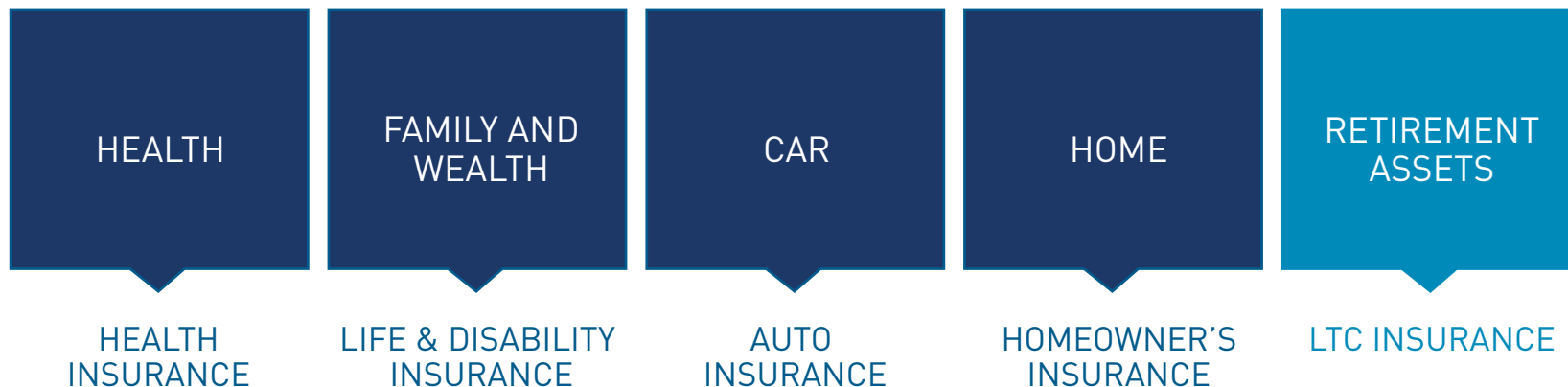
Who pays for long-term care? Will my medical insurance cover it?

Long-term care costs can quickly add up, and a common misconception is that Medicare or Medicaid will pay for all expenses. The truth is that most long-term care expenses are paid from savings or retirement assets.

Health Insurance		No coverage.
Disability Income Insurance		No coverage.
Medicare		Limited coverage - up to 100 days per benefit period with restrictions.
Medicaid		Limited coverage - after you've spent down your assets.
Long-Term Care Insurance		Full coverage for eligible expenses up to your selected benefit amount.

Source: LongTermCare.gov (Medicare and Medicaid) 2013/2014

Where Does it Fit in?



Why not help protect the retirement and lifestyle that you work your entire life to create?

The Costs of Long-Term Care

Long-Term-Care costs have soared in recent years and are expected to rise even higher. According to LongTermCare.gov, here's what you can expect to pay for a private care nursing home, assuming a 4% annual increase in costs:

Today

One year:	\$91,250
Three years of care:	\$284,846
Five years of care:	\$494,239

In 15 Years

One year:	\$158,015
Three years of care:	\$493,261
Five years of care:	\$855,863

In 30 Years

One year:	\$284,577
Three years of care:	\$888,335
Five years of care:	\$1,541,361

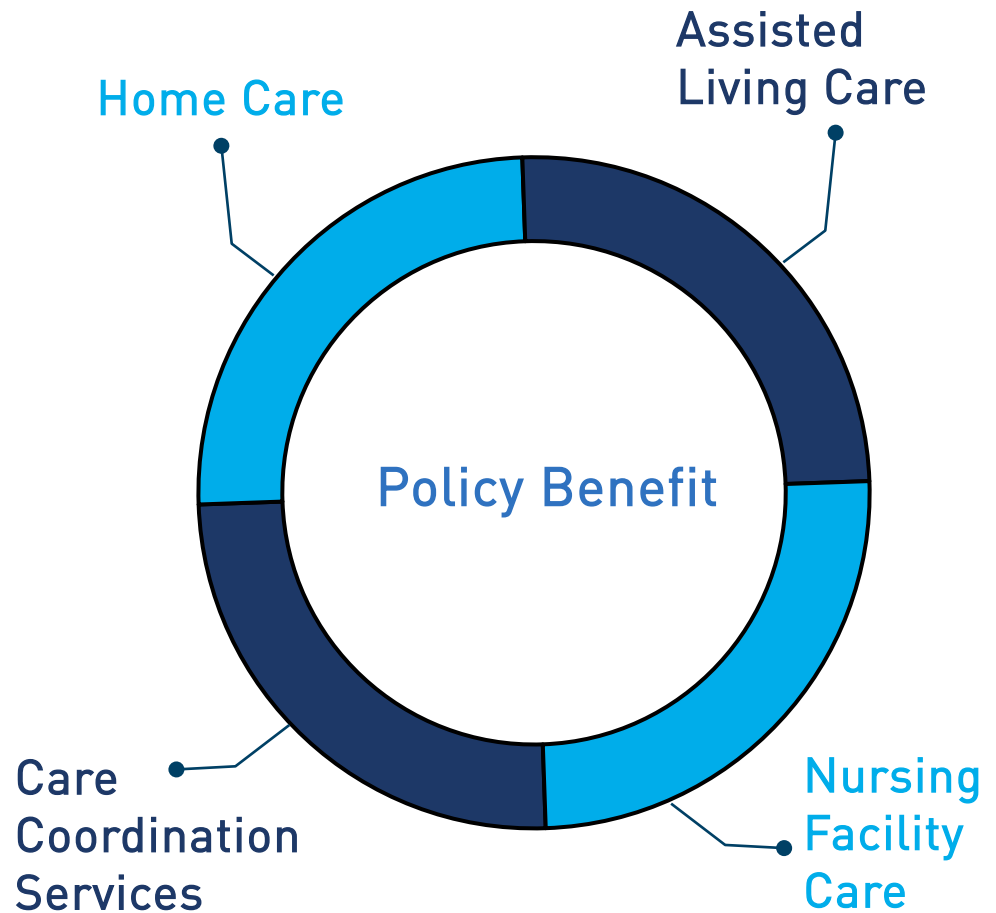
(Keep in mind that these costs are for one individual only. For a couple, costs could be double)

How Does Long-Term Care Insurance Work?

It provides a maximum policy benefit for Long-Term Care when and where needed

Items to consider:

- Cost of care in your area
- Family health history
- How many assets to protect
- What can you afford



How Do You qualify for 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) where substantial supervision is required, and
- Plan of care prescribed by a licensed health care practitioner



Bathing



Transferring



Eating



Toileting



Contenance



Dressing

Building your LTC Insurance Plan is Easy


- 1. Pool of money
- 2. Monthly benefit amount
- 3. Benefit increase option


<p>Maximum Monthly Benefit You will be reimbursed for the care you receive on a monthly basis up to the monthly maximum selected.</p>	<p> <input type="radio"/> \$2,100 <input checked="" type="radio"/> \$3,000 <input type="radio"/> \$4,500 <input type="radio"/> \$6,000 </p>
<p>Policy Maximum Amount The maximum benefit amount paid out by your policy.</p>	<p> <input type="radio"/> \$73,000 <input checked="" type="radio"/> \$109,500 <input type="radio"/> \$182,500 </p>
<p>Benefit Increase Option* These options increase your Monthly Benefit and Total Coverage Maximum over time, helping you keep up with future rising costs of care.</p>	<p> <input checked="" type="radio"/> Deferred BIO ⓘ <input type="radio"/> Tailored Compound BIO ⓘ </p>
<p>Shared Care Rider This benefit allows couples to share each other's long term care benefits should one exhaust their own benefits.</p>	<p> <input type="radio"/> Yes <input checked="" type="radio"/> No </p>
<p>Waiting Period The period you must wait before benefits can be paid. Also known as an elimination period.</p>	<p> 90 Service Day For Facility Care 0 Day for Home Health Care </p>
<p>Monthly Benefit</p>	<p>Included</p>
<p><small>* If you are interested in a 5% Compound BIO or the Nonforfeiture Benefit Rider, please call the dedicated phone number at the top right hand portion of the screen. ⓘ</small></p>	

How to Enroll?

1. Go to <https://apply.groupltc.com/ccbd47e0>
2. Click "Log-In" enter your work email address and temporary password LTCi2018#

SYNOPSIS[®]

(888) 417-7750 

Live Chat 



Welcome to the Transamerica LTCI e-Enrollment Website

Synopsis is pleased to announce the offering of Long-Term Care Insurance from Transamerica. To apply for coverage online, run quotes, and learn more, please register above or use the temporary login credentials that have been emailed to you. Enrollment Center Support (888) 417-7750, Monday - Friday 8 a.m. - 5 p.m. (CST)

How to Enroll?

3. Browse the Learning Center
4. Click Start My Quote

[About LTCI](#) | [Plan Overview](#) | [Open Enrollment Offer](#)

Learning Center - About LTCI

Launch Virtual Advisor - Plan Recommendations

What is long-term care?

Long-term care is the assistance a person may need with the basic activities of daily living – eating, bathing, dressing, transferring, toileting, and continence. It can also include supervision needed to protect a person's health and safety. The need for long-term care may develop from things such as:

- Accident
- Illness
- Stroke
- Advanced Age
- Alzheimer's
- Dementia or Parkinson's Disease
- Other Chronic Conditions

What is long-term care insurance?

Long-term care insurance will pay or reimburse you for some or all of your long-term care costs, whether it's in a facility or in your own home. These are expenses that are **NOT** covered by health insurance, disability insurance or Medicare. You could think of long-term care insurance as a financial planning vehicle; a way for you to protect some or all of your retirement assets. Long Term Care can be provided in your own home, an adult day care center, or an assisted living facility or nursing home. According to a Georgetown University study, 88% of individuals receiving long-term care do so in their home.

Topics

- [What is long-term care insurance?](#)
- [Why people own long-term care insurance?](#)
- [What are common LTC myths?](#)
- [Frequently Asked Questions \(FAQ\)](#)

Other Items

- [Join a Webinar](#)
- [Recorded Webinar](#)
- [LTC Video](#)
- [Cost of Care Map](#)

Start My Quote

How to Enroll?

5. Complete Applicant Info

Applicant Info

To begin, please tell us a little about you.

What is your marital status? We ask this question because you may receive special discount if you are applying with your spouse.	<input type="radio"/> Single <input type="radio"/> Married, but my spouse is not applying <input checked="" type="radio"/> Married and my spouse is applying
Would you like the same benefits as your spouse? Plans with identical discounts get additional.	<input checked="" type="radio"/> Yes, same benefits. <input type="radio"/> No, I'll select different benefits for my spouse.
In which state do you reside? Benefits are determined on a state-by-state basis.	<input type="text" value="Pennsylvania"/>
What is your date of birth? We will use this to accurately calculate your age.	<input type="text" value="January"/> <input type="text" value="1"/> <input type="text" value="1977"/>
What is your spouse's date of birth? We will use this to accurately calculate your spouse's age.	<input type="text" value="January"/> <input type="text" value="1"/> <input type="text" value="1978"/>

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How to Enroll?

6. Design the plan

Customize your coverage by adjusting the benefit amounts below.

<p>Maximum Monthly Benefit</p> <p>You will be reimbursed for the care you receive on a monthly basis up to the monthly maximum selected.</p>	<input type="radio"/> \$2,100 <input checked="" type="radio"/> \$3,000 <input type="radio"/> \$4,500 <input type="radio"/> \$6,000
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<p>Monthly Benefit</p>	<p>Included</p>

My Plan

\$32.44
Monthly

Spouse Plan

\$30.24
Monthly

Total

\$62.68
Monthly

Our Plan Includes:

- Max. Daily Benefit: \$100.00
- Policy Max. Amount: \$73,000
- Waiting Period: 90 Calendar Days
- Inflation Protection: Deferred BIO
- Monthly Benefit

How to Enroll?

7. Proceed to complete the application(s)

Start: Long-Term Care Insurance Application

Disclosure: You are about to complete an online application for Long-Term Care Insurance. After you complete the application, you will be prompted to sign the application online via DocuSign. The application process will take approximately 15 minutes to complete.

Your Application Please complete and sign this online application.	Begin Application
Your Spouse's/Partner's Application Please have your spouse/partner complete and sign this online application.	Begin Application

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Application Complete

[Download Information & Disclosure](#)

Your Plan Advantages

- Full-time eligible employees may apply with simplified underwriting (limited medical questions)
- 30% premium discount if both employee and spouse/partner apply and are approved for coverage, 15% discount if one spouse applies (varies by state)
- Gender neutral rates
- Waiver of premium
- LTCI premiums are an HSA eligible medical expense (up to tax year maximum)
- Fully portable coverage
- Family members can apply with full underwriting: spouses/partners, parents, in-laws, grandparents, adult children, age 18-79
- All employees, spouses/partners, and family members pay directly to the carrier

Why Enroll Now?

- Reduced underwriting – limited time only
- Cost based on your age when you apply
- 30-day free look – you have 30 days from when you receive the policy to cancel and receive a full refund of any premiums paid

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