

WE OFFER A UNIQUE SOLUTION FOR LONG-TERM CARE

LONG - TERM
CARE

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Guaranteed Employee Coverage

That means NO MEDICAL QUESTIONS! New Hire guaranteed employee coverage of up to \$150,000 for life insurance and up to \$300,000 for long-term care coverage. If employees have waived coverage previously, they are eligible up to \$100,000 for life insurance and up to \$200,000 long-term care.



Portable and Affordable

This policy belongs to you and you can take it with you into retirement, or to another job. This is a universal life policy and the premiums are determined at the time of purchase.



Guaranteed Family Coverage

Spousal coverage guaranteed up to \$35,000. Children can be covered up to \$20,000.



Financial Payments for LTC

If you are not able to perform just 2 activities of daily living, you can receive the guaranteed issue amount of \$4,000 per month of long-term care coverage.



Pays You Cash

Pays you, or whomever you see fit to take care of you. Be it a family member, registered care taker, or an assisted living facility.



Builds Cash Value

Guaranteed minimum interest rate of 2%. Currently 4.75%.



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Let our Benefits Work For You

