



## Long-Term Care plus Life Insurance Frequently Asked Questions

### **What is Long-Term Care plus Life Insurance?**

Long-term care insurance helps offset the cost of extended medical assistance, including home health care, nursing home care or skilled facility care. Long-term care is different from medical care in that it provides assistance with the basic tasks of everyday life, sometimes referred to as Activities of Daily Living (ADLs). These activities include the act of bathing, dressing, toileting, transferring (to or from bed or chair), caring for incontinence and eating. The need for care can also arise from cognitive impairment, such as Alzheimer's Disease.

Unlike traditional long-term care insurance, Long-Term Care plus Life Insurance provides a life insurance benefit upon death as well as benefits for long-term care services and support. These benefits are underwritten by Allstate Benefits.

### **What are some other features of Long-Term Care plus Life Insurance?**

- Gender-neutral rates: No gender-based pricing; applies to employees and spouses/dependents.
- Premiums will be paid through convenient payroll deductions.

### **Where can I receive eligible long-term care services?**

Long-Term Care plus Life Insurance offers flexibility to pay for care in a number of different environments, including:

- *Home*: Enables the individual to remain in a familiar and comfortable space, while receiving necessary assistance with activities of daily living.
- *Assisted Living Facility*: Offers social activities, companionship and limited custodial care in a home-like setting.
- *Skilled Nursing Facilities*: Provides 24-hour nursing services under the supervision of a registered nurse, with skilled, intermediate and custodial care.

### **Who is eligible to apply for Long-Term Care plus Life Insurance?**

Actively-at-work full-time employees aged 18-70 who work 30 + hours per week and reside in the United States are eligible for coverage. Employees may apply for coverage for their spouse aged 18 - 70.

### **What is a Guaranteed Issue enrollment?**

Guaranteed Issue means eligible employees can enroll in coverage up to \$150,000 without answering any health questions.

### **Who is eligible for Guaranteed Issue?**

During the special enrollment period from **November 1, 2024 –November 29, 2024**, employees aged 18 - 70 working 30 or more hours per week enroll with no health questions.

### **Are there health questions for spouses?**

Working spouses aged 18 – 70 may apply for coverage up to \$75,000 without health questions. Non-working spouses aged 18 – 70 may apply for coverage up to \$10,000 without health questions.

### **Do I have to participate for my spouse to enroll?**

Employees do not need to apply but must be benefit eligible for spouses to apply.

### **Does my medical plan or other health insurance cover long-term care?**

No—traditional health insurance does not pay for assistance with activities of daily living in an assisted living facility, nursing home facility or home health care setting.

### **What can I expect from Medicare and Medicaid?**

Medicare is your health insurance when you reach age 65. Like your health insurance, it does not cover long-term care. Medicaid will help pay for long-term care, but you must qualify by depleting your assets.

## Long-Term Care plus Life Insurance Frequently Asked Questions

### **What is the difference between Disability Insurance and Long-Term Care plus Life Insurance?**

Disability insurance will replace a portion of your income if you cannot work due to illness or injury. Long-Term Care plus Life Insurance will offset the costs to pay for the type of care that is required to perform everyday activities of living.

## Long-Term Care plus Life Insurance Frequently Asked Questions

### **If I apply and am accepted, will rates change if I terminate employment?**

No. This is individual, fully portable coverage and your rates will not change due to a change in employment status. If you leave Employbridge, you continue paying your premiums via ACH bank draft.

### **How much does coverage cost?**

The rate is determined by how much coverage is selected, your age as of coverage effective date, and smoker status. For an exact quote, please contact the enrollment company, ACSIA Partners at **833-888-1259**, Monday – Friday, 10:00 AM – 8:00 PM ET.

### **When should I apply for Long-Term Care plus Life Insurance?**

Guaranteed Issue underwriting, meaning no health questions for eligible employees, is only available if you apply during the enrollment window from **November 1, 2024 – November 29, 2024**.

**For more information, please contact:**

**ACSIA Partners**

**833-888-1259 M-F 10am-8pm ET**

[employbridge.yourcare360.com](https://employbridge.yourcare360.com)