

# Long Term Care Insurance





### Advantages to ALA Members:

- Customized enrollment & educational websites
- Exclusive LTCi products for members
- Proprietary technology systems – for Human Resources, Employees and Brokers



### High Level Overview of LTCs:

- Resource for Group Long Term Care insurance and technology
- Easy solution to offering your employees LTCi
- No cost to the employer and we work with all products



### One Resource For All:

- New Business – all products – Group, Individual, Association
- Existing Plans Facing Rate Increases – Unum, Prudential, CNA, MetLife, John Hancock
- Existing Plans Closed to New Business- Prudential, CNA, MetLife, John Hancock



## LTC Solutions' easy button for LTCi



### For Human Resources

- ✓ One source for billing with reconciliation
- ✓ One website for multiple LTCi products
- ✓ HR resource website to support administration of multiple plans



### For Employees

- ✓ Website for multiple products
- ✓ Full services regardless of number of plans or carrier
- ✓ Self-serve education including online application, rate calculator, and interactive tools



## ALA Resource Website



[www.myltcguide.com/ALA](http://www.myltcguide.com/ALA) provides access to:

- Submit a census
- Legislation impacting LTC
- Why law firms offer LTCi
- LTC basics
- Existing plans

# Long Term Care Insurance



LTC Solutions, Inc. a leader in the industry since 1996

A **full service, national brokerage and technology** firm that specializes exclusively in group long-term care insurance as an employee benefit

**200+ active clients** from 5 to 50,000 life groups – brokering LTCi to some of the nation’s most prominent employers across boundaries of company size and industry

Speakers at respected forums across the country including **National CEBS events, CUPA, SHRM, NAHU, WP&BC, and WEB**

**Monthly article hosted in Health Insurance Underwriter** and featured in Employee Benefit News, Benefit Selling (ISCEBS), and Life Insurance Forums

**New LTCi book offering in 2016**

## Why LTCi is Successful with Law Firms

- ✓ Demographics
- ✓ Well-Educated
- ✓ Have Savings
- ✓ Assets to Protect
- ✓ Tax Incentives
- ✓ Underwriting Concessions
- ✓ Paid-up Policies

## Technology-based Enrollment Platform



## Components of our Approach

**LTCi Education** – 20 minute web presentation on the market, product availability and enrollment process

**RFP & Proposal Process** – evaluation of group products and enrollment methods

**Enrollment** – educational, technology-based campaign helps gain 20% - 30% participation in a benefit that typically averages 4% participation

**Ongoing Services** – unparalleled service to employees and employer before, during and after initial enrollment

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