YOUR GREAT EMPLOYEES DESERVE A GREAT LONG-TERM CARE (LTC) INSURANCE PLAN

Baby boomers and successive generations will enjoy unprecedented longevity compared to previous generations. The upside is obvious. But there's a downside — the number of chronic health conditions that can require costly long term care. NFP can help you protect the financial future of your employees – and your business – with an affordable employer-sponsored LTC insurance program that:

- Protects their retirement plan. An ounce of prevention now can avert the disaster that an LTC episode can bring to financial portfolios.
- Gives them a choice about care. Although Medicare and Medicaid may pay for some LTC costs, coverage may be limited.
- Eases the burden on their family members. LTC insurance allows family members to be involved in the caregiving process without being the primary provider.

WHAT BENEFITS YOUR EMPLOYEES BENEFITS YOU

When your employees can plan for the possibility of needing LTC, your company benefits, also. LTC insurance helps protect productivity among employees who are working caregivers — and helps contain health insurance costs. And your employees want you to offer the solution. Studies show that 74% percent of employees feel that LTC is important, yet 25% of their employers offer it. By offering it, you can fill the gap in your benefits portfolio, making it easier to attract and retain top talent.

PLANNING MADE SIMPLE

LTC insurance can be a complex financial planning product. That's why we're here to guide you through the various options and lead the implementation process. We'll help you find a plan and provide a benefit to your employees that will help them protect their lifestyles and retirement plans. Corporate LTC insurance programs have many advantages, including:

- Guaranteed issue coverage
- Corporate discounts
- Unisex rates
- Dedicated account management
- Online enrollment
- Call center support
- Income tax-free benefits
- Ability to carve-out a select class of employees

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WHY “LATER” IS TOO LATE

The world’s population is aging at a faster rate than ever before, and people are living longer. Every day until 2030, 10,000 Baby Boomers will turn 65. LTC is costly to your employees in expenditures and lost income and places a huge burden on most families who need it.

In fact, health and disability insurance don’t even cover LTC costs. Medicare isn’t always the answer, either. For most, it’s an out-of-pocket expense that drains retirement savings. Look at the stats:

- 70% of Americans 65 and older will need LTC assistance
- $108,405 average national cost for one year in a skilled LTC facility
- $20,028 average annual Social Security benefit for retired workers
- $97,200 average 401(k) balance

It’s important for you to help your employees understand that LTC insurance is more affordable to them during their working years rather than later.

LOOKING TO FILL THE GAP IN YOUR EMPLOYEE BENEFITS PORTFOLIO WITH AN LTC INSURANCE PROGRAM THAT FITS YOUR COMPANY? WE’VE GOT YOU AND YOUR EMPLOYEES COVERED.