

Employee Benefits

## Long Term Care Programs

*Why employers should get involved*



### Employee Paid

A no-cost approach for the business.

### Executive Benefit

No tax anywhere, when properly implemented.

### Individual

Get individual options from multiple insurance companies.

All programs provide portable coverage.

# Why Have a Long Term Care Program?



## Value Added Compensation

Optimize total compensation by helping employees get something they can't get on their own, such as better pricing, reduced medical screening, tax advantages, a unique product, and specialized guidance.



## Absence Management

Reduce uncertainty over whether an employee will be working or not due to their own illness OR the serious illness of an immediate family member by giving them the financial incentives to make a clean and decisive break.



## Financial Wellness

Working longer to shore up retirement assets is becoming more common, and long term care is major consideration in determining how much is enough. A dedicated defense of retirement assets allows for more accurate planning.

## Product Options

People have different needs and circumstances. That's why Disability Underwriters offers a broad array of group and individual plans down to one (1) participant, including

- Tax qualified long-term care insurance
- Life insurance with LTC or chronic illness riders
- Individual disability insurance with catastrophic or family care riders
- Critical illness insurance

Choices matter. As a highly focused and specialized resource with twenty (20) years of experience in long term care, Disability Underwriters is uniquely well qualified to guide you and your employees through this complex and important topic.