

Long-term Care

What coverage is best for you?

Employees and their spouses have an opportunity to enroll in a new benefit program that includes benefits for long-term care such as nursing home care, assisted living facilities, and adult daycare. Here is an example of how the new benefit could provide for you and your family.



Budget Becky | Sample Rate

Becky is 29 years old and enrolls in a \$25,000 death benefit policy. At the time of enrollment, Becky was also a smoker.

- Her long-term care coverage is equal to two times her death benefit or \$50,000.
- If Becky needs long-term care, she will receive \$1,000 or 4% of her death benefit per month until the benefit is exhausted.
- The plan costs Becky \$4.64 per week.

At age 90, Becky requires long-term care and is on claim for 50 months before passing.

- Becky uses the full \$50,000 of her long-term care benefit, and pays \$14,706 in premiums.
- Becky's premium is waived upon filing a long-term care claim after the 90 day elimination period.

This is a sample rate. A benefit counselor will be able to help you determine the right amount of coverage for you and your family, and will provide you with a customized quote. Schedule an appointment with a benefit counselor by visiting alogent.mybenefitsappointment.com or calling 833-849-8875, Monday - Friday, 7 a.m. to 7 p.m., ET.

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