

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.



Protected Paul | Sample Rate

Paul is 45 years old and enrolls in a \$50,000 death benefit policy.

- His long-term care coverage is equal to two times his death benefit or \$100,000.
- If Paul needs long-term care, he will receive \$2,000 or 4% of his death benefit per month until the benefit is exhausted.
- The plan costs Paul \$15.20 per week.

At age 67, Paul requires long-term care and is on claim for 42 months before passing.

- Paul uses \$84,000 of his long-term care benefit, and pays \$17,389 in premiums.
- Paul'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.

This sample provides a highlight of the plan offered by Alogent and in no way serves as the Summary Plan Description or plan document for the plan. If any discrepancies exist between this sample and the plan documents or Alogent Policy, the plan documents or policies shall govern. All Summary Plan Descriptions are available through Human Resources. We reserve the right to modify any of these plans at anytime.

