

Life Insurance with Long Term Care

What coverage is best for you?

Employees, their spouses, and dependent(s) have an opportunity to enroll in a life insurance 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 three times her death benefit or \$75,000.
- If Becky needs long term care, she will receive \$1,000 or 4% of her death benefit per month until the \$25,000 benefit is exhausted.
- The plan costs Becky \$5.10 per week.

At age 90, Becky requires long term care and is on claim for 75 months before passing.

- Becky uses the full \$75,000 of her long term care benefit, and pays \$16,177.20 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 fpi.mybenefitsappointment.com or calling 800-229-3642, Monday - Friday, 7 a.m. to 4 p.m., PT.

This sample provides a highlight of the plan offered by FPI Management 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 FPI Management 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.