

Long-Term Care Insurance at No Cost to the Employer and NO MEDICAL QUESTIONS for the Employee*

Upgrade Your Retirement Package at No Cost

When you choose National Insurance Services' Trust Carriers for your Life and/or Disability Insurance, your employees receive access to a Long-Term Care policy at no charge to your group.

Upon retirement, each covered employee will receive a comprehensive individual Long-Term Care policy as long as the employee is not disabled, is actively at work on his or her last day and is age 55 or older.

All plan documents and statements are mailed directly to the employee's home address.

Basic Long-Term Care Coverage: 90-Day Free Look Period

- NO MEDICAL QUESTIONS
- Coverage for skilled, intermediate and custodial care
- Care can be received in an individual's home, adult day care center, assisted living residence or long-term care facility
- Monthly benefits of \$3,000
- Lifetime benefits of \$72,000
- A 90-day waiting period
- A 90-day free look period

Enhanced Long-Term Care Insurance: For Current Employees and Retirees

Enhanced Long-Term Care Insurance is an individual policy that can be purchased at any time by retirees, employees, their spouses or extended family and friends. This plan requires the participant to answer medical questions and coverage may be denied based on the answers. Options include:

- Monthly benefits up to \$9,000 a month
- Benefit periods from 2 years to unlimited
- Waiting periods from 20 to 180 days
- 5% compound benefit increase rider
- Non-forfeiture benefit rider

**This plan is not available in all states. Please check with your NIS Sales Representative to find out if LTC is available in your area.*

