

Voluntary Long Term Care Insurance Program



Program Administrator

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Overview

Long term care is the kind of help you need because of an accident, prolonged illness or when the frailty of older age makes it difficult for you to care for yourself for an extended period of time. Long term care services are provided by RNs, Physical and Occupational Therapists, Home Health Care Aides and Social Workers. These services can occur at home, adult day care, assisted living facility or nursing home.

Long term care insurance (LTCi) is the most effective solution for meeting the cost of long term care. It protects families from the devastating financial losses that can occur when someone requires assistance. Furthermore, it helps maintain freedom of choice and ensures high quality of care. These benefits make LTCi a critical part of personal financial planning.

Eligibility

Applicants must be between the ages of 18 and 84 and reside in the U.S. (50 states and DC). Eligible participants include the following groups:

- All full-time and part-time employees
- Spouses of employees
- Retirees and their spouses
- Parents and parents-in-law
- Grandparents and grandparents-in-law

Eligible family members may apply whether or not the active employee or retiree applies. Acceptance is not guaranteed. An application covering health history must be completed. Underwriting criteria through our program are more lenient than on the open market.

Plan Options

Multiple Carriers - There are variations between companies regarding rate charts, underwriting guidelines and policy options which make certain carriers better for certain people. Legacy represents multiple carriers, including: MetLife, Hancock and Genworth.

Individual Policies – Our program offers individual policies with a wide range of options allowing you to customize coverage. For example: Daily Benefit Amounts from \$60 to \$400 per day; Benefit Periods from 2 years to unlimited; Elimination Periods from 20 days to 360 days; and many other riders. Individual policies are also fully portable.

Discounted Rates – Depending on the carrier, eligible participants receive a group discount not available on the open market. This discount stays in effect for the life of the policy.

Enrollment

One-on-One Service – Everyone has unique needs that must be discussed individually. For this reason, our program features no obligation one-on-one phone consultations with agents who specialize in LTCi. They ask a series of questions designed to give each participant advice for their personal situation, including: suitability, selecting a carrier, coverage levels, and appropriate policy options. Then they will provide you with pricing.

Applying – Eligible participants can apply anytime during the year. An LTCi consultant will walk you through the entire application process. Approval takes 4-6 weeks. Depending on your age and health status, this process may include a 15-20 minute phone health interview, review of medical records, and/or a face-to-face interview. If recent medical records are not available, a physical exam may be requested.

Premiums

The LTCi benefit is a voluntary plan; therefore, the participant pays 100% of the premium.

Premiums are based on the participant's age, health, marital status and level of coverage selected.

Premiums can be paid monthly (through automatic checking account deduction), quarterly, semi-annually or annually. There is a discount for paying premiums once a year.

For More Information

See Frequently Asked Questions at www.servilink.net/legacyltc. Or, you may contact Legacy directly at 800-230-3398 Ext. 101 or via email at custsvc@4groupltci.com.