Long Term Care Insurance

Advantages to ALA Members:
- Customized enrollment & educational websites
- Exclusive LTCi products for members
- Proprietary technology systems – for Human Resources, Employees and Brokers

High Level Overview of LTCS:
- Resource for Group Long Term Care insurance and technology
- Easy solution to offering your employees LTCi
- No cost to the employer and we work with all products

One Resource For All:
- New Business – all products – Group, Individual, Association
- Existing Plans Facing Rate Increases – Unum, Prudential, CNA, MetLife, John Hancock
- Existing Plans Closed to New Business - Prudential, CNA, MetLife, John Hancock

LTC Solutions’ easy button for LTCi

For Human Resources
- One source for billing with reconciliation
- One website for multiple LTCi products
- HR resource website to support administration of multiple plans

For Employees
- Website for multiple products
- Full services regardless of number of plans or carrier
- Self-serve education including online application, rate calculator, and interactive tools

ALA Resource Website

www.myltcguide.com/ALA provides access to:
- Submit a census
- Legislation impacting LTC
- Why law firms offer LTCi
- LTC basics
- Existing plans

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A full service, national brokerage and technology firm that specializes exclusively in group long-term care insurance as an employee benefit.

200+ active clients from 5 to 50,000 life groups – brokering LTCi to some of the nation’s most prominent employers across boundaries of company size and industry.

Speakers at respected forums across the country including National CEBS events, CUPA, SHRM, NAHU, WP&BC, and WEB.

Monthly article hosted in Health Insurance Underwriter and featured in Employee Benefit News, Benefit Selling (ISCEBS), and Life Insurance Forums.


Why LTCi is Successful with Law Firms

Demographics
Well-Educated
Have Savings
Assets to Protect

Tax Incentives
Underwriting Concessions
Paid-up Policies

Technology-based Enrollment Platform

Components of our Approach

LTCi Education – 20 minute web presentation on the market, product availability and enrollment process.

RFP & Proposal Process – evaluation of group products and enrollment methods.

Enrollment – educational, technology-based campaign helps gain 20% - 30% participation in a benefit that typically averages 4% participation.

Ongoing Services – unparalleled service to employees and employer before, during and after initial enrollment.

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