Long-Term Care + Life Insurance Benefit:

Enrollment Ends 11/14/2025

e-Enrollment Website
https://www.getltci.com/galway

Enrollment Support
(855) 204-3292

Enrollment Eligibility

- Actively at work benefit eligible employees, age 19-70, working at least 25 hours per week.
- Most employees qualify for guaranteed acceptance – meaning no health questions during the enrollment. Guaranteed acceptance applies to eligible employees, age 19-70.
- Employees with existing coverage may increase their coverage during the enrollment period.
- Coverage is available for spouses/partners with limited health questions ages 19-70.
- Dependent children under the age of 26 may also be added for term life insurance only (no health questions).
- Other family members such as parents, siblings, etc. are not eligible for coverage.

Important Notes

- This is a unique offering that is not available on the individual marketplace, it's only offered through your employer.
- Also keep in mind rates are based on the age you enroll. Once you have coverage your premiums will not increase based on your age and you do not need to enroll each year. Therefore, use this enrollment to lock in your rate at your current age.
- Premiums payable to age 100.
- Coverage is fully portable – you can take this policy with you after employment. The plan benefits and your premium will not change due to separation.
- Lastly, this plan will not replace your current life insurance benefit or existing LTC policy. You may be enrolled in both plans. The Chubb plan helps protect you and your family in case of a long-term care event.

CHUBB

What is Long-Term Care?

- **Long-Term Care** is a term used to describe healthcare needs later in life such as:
  - Personal care or supervision needed by persons of all ages for an extended period of time (custodial, supervisory, or skilled care)
  - Needs as a result of conditions associated with the effects of aging, but may be needed at any time, due to an accident or illness

Some conditions that may require long-term care:

- Head injury
- Stroke
- Cancer
- Parkinson's disease
- Heart disease
- Multiple sclerosis
- Alzheimer's disease / Dementia

Paying for Long-Term Care Services

Health Insurance	✗	No coverage.
Disability Insurance	✗	No coverage.
Medicare	✗	Limited coverage - up to 100 days per benefit period with restrictions.
Medicaid	✗	Limited coverage - after you've spent down your assets.
Your Savings	✓	The median cost of home care is $77,000+ per year.
Family Caretaking	✓	Relying on your family / friends for your care. Caretaking is very difficult work.
Life / LTC Insurance	✓	Full coverage for eligible expenses up to your selected benefit amount.

Source: LongTermCare.gov (Medicare and Medicaid) 2013/2014

Choosing a Plan is Easy…

- **Choose your Death Benefit**
  - Employees may select from $10,000,$25,000-$150,00 with guaranteed acceptance and up to $225,000 with limited health questions.

- **Calculating your monthly LTC Benefit**
  - Access 4% of your selected death benefit to get your monthly LTC benefit

Death Benefit		LTC Benefit		Monthly LTC Benefit
$150,000	x	4%	=	$6,000

- **Calculating your Total LTC Benefit**
  - You get 2x your death benefit for your total LTC benefit, up to 50 months!

Death Benefit		LTC Extension		Total LTC Benefit
$150,000	x	2x	=	$300,000

Ways to Use Your Policy

Scenario 1: Maximize Life Insurance

You lead a full life and don't need any long-term care.

Total Life Insurance

$50,000

Scenario 2: Split Your Benefits

You need some long-term care.

Total Life Insurance

$24,000

LTC Benefits

$26,000

Total Life and LTC Benefits

$50,000

Scenario 3: Maximize your LTC benefit

You need home care, assisted living, or nursing home care.

Total Life Insurance

$50,000

x 2

Total Long-Term Care Benefit

$100,000

How do you qualify for long-term benefits?

- Inability to perform 2 of 6 Activities of Daily Living (ADL's) and help is expected to last at least 90 days, or
- Severe Cognitive Impairment (Alzheimer's or Dementia), and
- Plan of care prescribed by a licensed health care practitioner
- Satisfy a 90-day waiting period

Bathing

Transferring

Eating

Toileting

Continence

Dressing

Benefit Payout Structure

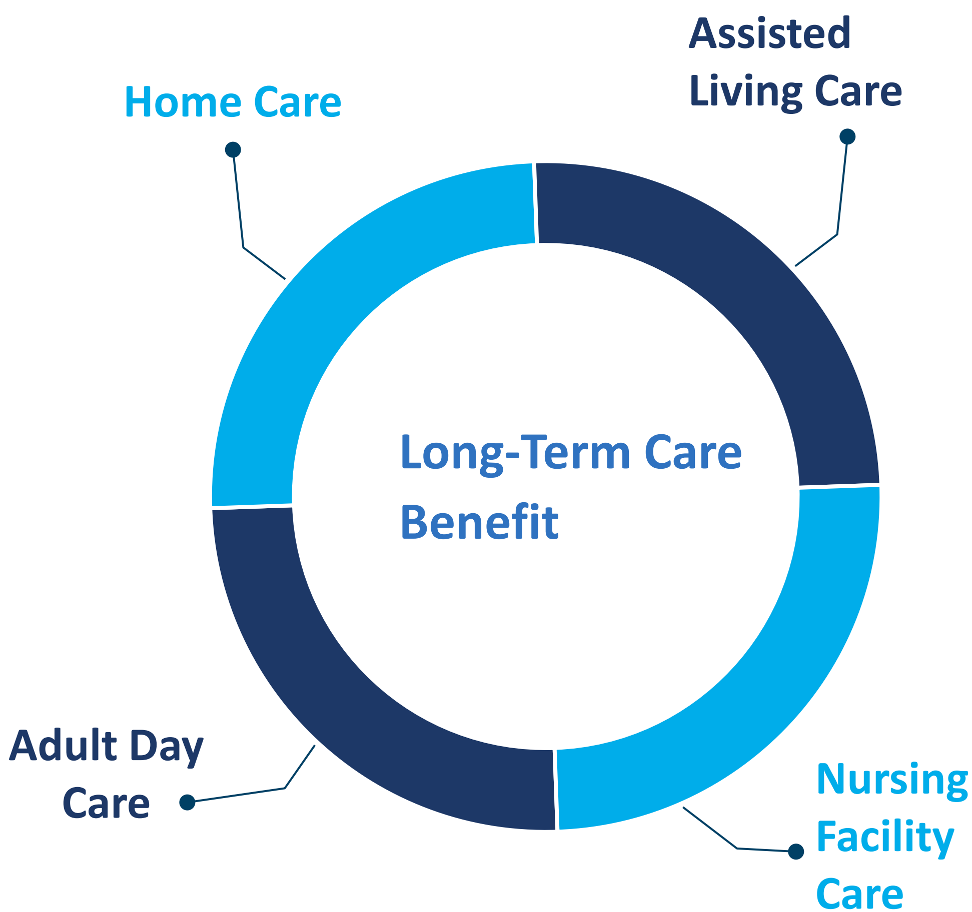
How will it pay out?

Long-Term Care benefits are paid out on an Indemnity basis – meaning that you will receive a check for your monthly benefit if you become eligible to utilize the LTC benefit. You must be receiving a minimum of 8 separate days of licensed care each month. Benefits are payable after a one-time 90-day waiting period.

Example:	Indemnity Payout:
Available Monthly Benefit	$6,000
Licensed Care Expenses	$5,000
Unused Monthly Benefit	$1,000
Available Cash after LTC Expenses	**$1,000**

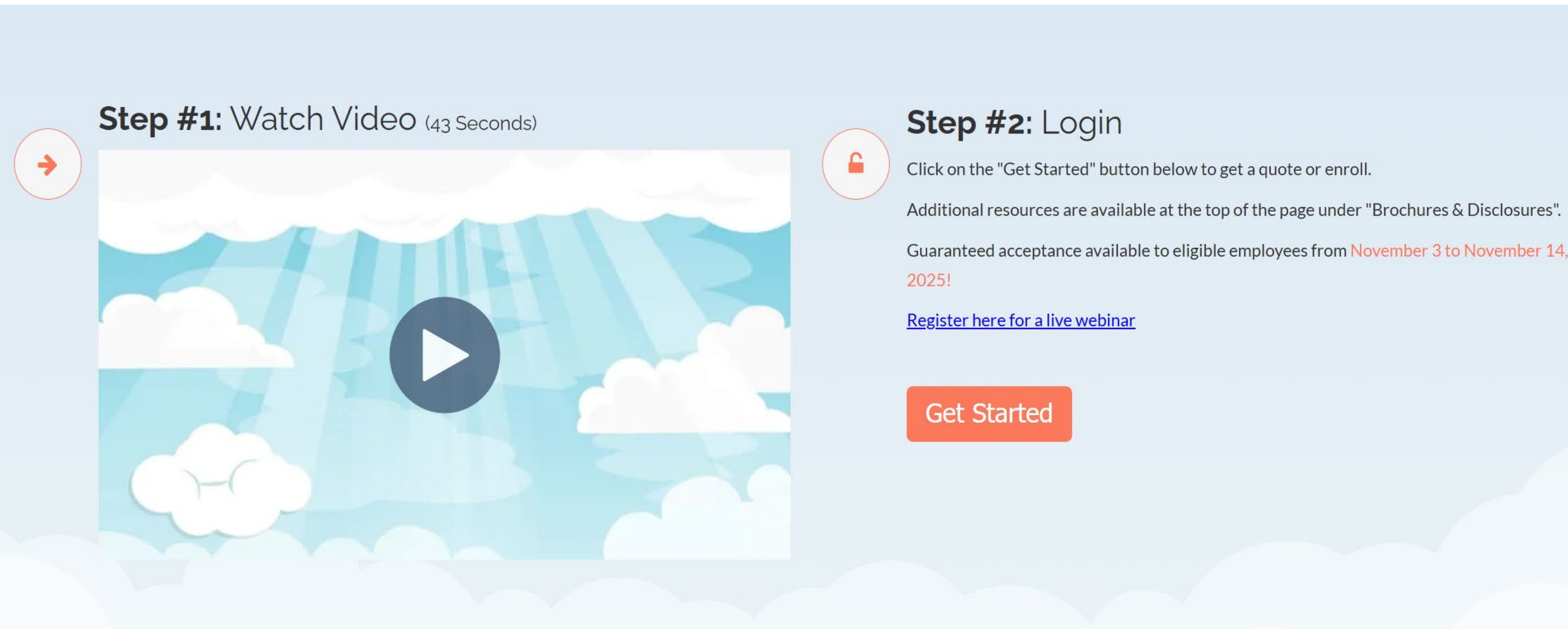
Where can you use LTC benefits?

- Policy benefits can be used to help pay for care at home, an assisted living or nursing facility
- Most long-term care claims start at home
- Median cost of home care nationally is around $77,000+ per year. Costs can vary based on services received and geographic location



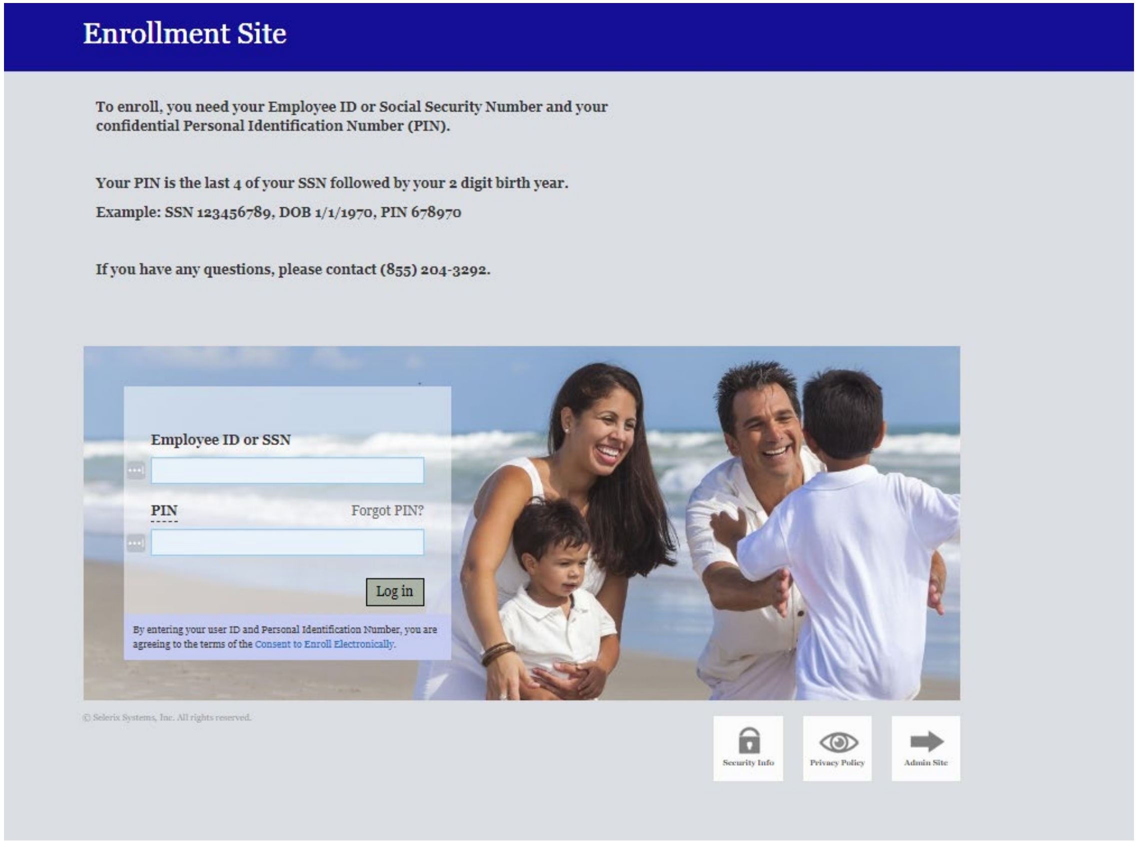
How to Get a Quote / Enroll

- Go to www.getltci.com/galway
- Click "Get Started" on the website



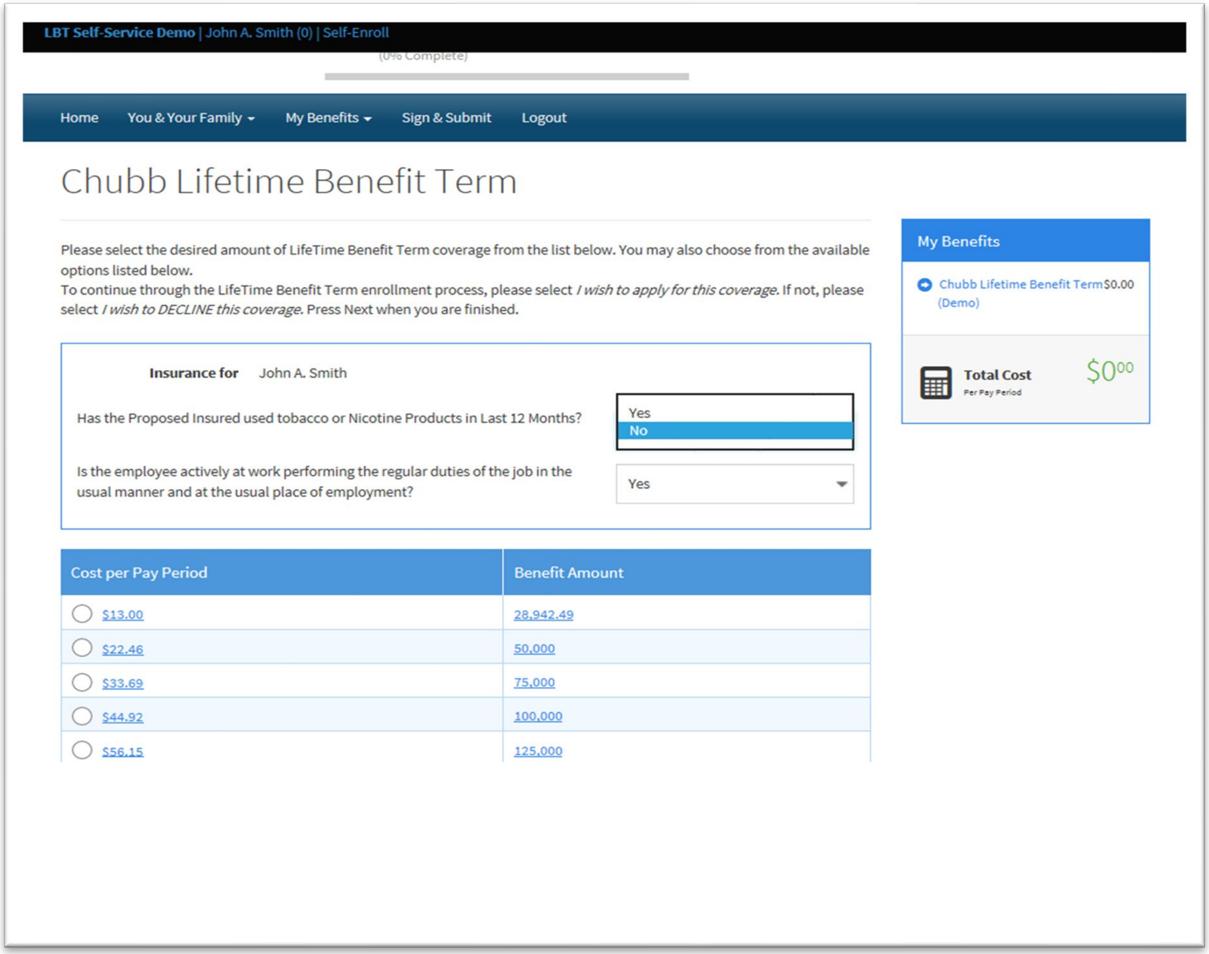
Log Into the Enrollment Portal

- Enter your Employee ID
- Enter your PIN number (last 4 digits of your SSN + last 2 digits of your birth year)
- Click “log-in”



Select your Benefits

- Answer a tobacco or nicotine use question
- Answer “Are you actively at work?”
- Select your benefit amounts
- Costs shown are per pay period
- Download your benefit confirmation statement



Your Plan Advantages

- Guaranteed acceptance up to $150,000 of Life Insurance ($6,000 month/LTC) for eligible employees ages 19-70 – No Health Questions.
- Higher limit of $225,000 of life insurance ($9,000 month/LTC) available to apply for with limited health questions.
- Employees with existing coverage can increase their coverage during the enrollment period.
- Coverage issue available for spouses/partners ages 19-70 with limited health questions.
- 2x death benefit for long-term care services, i.e. $150k death benefit = $300k LTC
- Restoration of Death Benefit included
  - The Restoration Rider will only apply when someone uses more than half of their benefit for Long Term Care Benefit. Protects the death benefit from reducing by more than 50%.
- Waiver of Premium rider available to purchase
- Term-life coverage available for children
- Fully portable – your premiums and benefits will not change due to employment separation.
- Guaranteed renewable – you do not need to enroll every year

Final Notes…

- 30-day free look period
- Coverage is effective 1/1/2026

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Refer to the certificate of insurance and Outline of Coverage for actual coverage amounts, terms, conditions, limitations and exclusions.