

# Long-Term Care + Universal Life Insurance Benefit:

Enrollment Period: September 8 – September 26, 2025

e-Enrollment Website  
[www.getltci.com/pwc](http://www.getltci.com/pwc)

Enrollment Support  
(855) 863-2528



# Agenda

- Who is eligible?
- What is long-term care?
- Who pays for long-term care?
- How the policy works
- Three ways to utilize benefits
- How do you qualify for long-term care benefits?
- How to enroll

# Who is eligible?

## Partners & Employees

- Partners and employees aged 18-70, scheduled to work a minimum of 20 hours per week.
- Must be a U.S. resident and living in the U.S. at the time of enrollment.
- Actively at work for at least 30 days before electing this benefit.

### **Guaranteed acceptance (no health questions) available for eligible partners and employees aged 18-64**

- First time enrollees based on the age criteria above can select up to \$200,000 (\$250,000 in NY & WA) with **no health questions** and up to \$300,000 with health questions.
- Existing enrollees based on the age criteria above can increase their coverage by \$25,000 with **no health questions**, up to the maximum guaranteed acceptance limit of \$200,000 (\$250,000 in NY & WA). Increases above \$25,000 will be subject to health questions and may purchase up to \$300,000 in total coverage.
- All other eligible employees aged 65-70 may apply with limited health questions.

**Please note this guaranteed acceptance offer is not available year-round. If you decide to enroll outside of the special enrollment period, you will be required to answer medical questions. The exception is for New Hires aged 18-64 ; they have 30 days to enroll with guaranteed acceptance once they satisfy their 30-day waiting period.**

## Spouse or domestic partner

- Coverage is also available for your spouse/domestic partner aged 18-70 with health questions— regardless of your participation into the program.

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

## 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 national 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.

## Life insurance benefit

- You choose a death benefit starting at \$25,000, up to the maximum death benefit amounts listed below.

Member Group	All States (does not include NY or WA Residents)	NY & WA Residents
Partners and Employees age 18-64	\$200,000 GI, \$300,000 SI	\$250,000 GI, \$300,000 SI
Spouses/Domestic partners age 18-64	\$15,000 MGI, \$300,000 SI	\$15,000 MGI, \$300,000 SI
Partners, employees and spouses/ domestic partners age 65-70	\$300,000 SI	\$300,000 SI

**Guaranteed issue (GI):** No health questions asked to obtain coverage. Automatic acceptance into the program provided you are actively at work upon eligibility and the date coverage is effective.

**Modified guaranteed issue (MGI):** A shortened health questionnaire consisting of 2 medical questions (3 MGI questions for NY residents). If an MGI question is answered “yes”, additional underwriting for Simplified Issue is required. Underwriting must be passed to obtain coverage.

**Simplified issue (SI):** A full health questionnaire, height/weight evaluation, Medical Information Bureau (MIB) screen, and a prescription drug screen. Additional medical questions may be asked based on findings within the MIB, prescription drug screen, or the application. Underwriting must be passed to obtain coverage.

## LTC benefit (NY and WA residents)

- You can access 4% of the death benefit per month if you require LTC.
- LTC payment may continue for up to the lesser of 25 months or until an amount equal to your death benefit is paid out.

Due to regulatory requirements, plan design options vary by state.

### Example: Calculating your monthly LTC benefit

Death Benefit		LTC Benefit		Monthly LTC Benefit
\$100,000	X	4%	=	\$4,000

### Example: Calculating your total LTC benefit (up to 25 months)

Death Benefit		Total LTC Benefit
\$100,000	=	\$100,000

## LTC benefit (not available in NY and WA)

- You can access 4% of the death benefit per month if you require LTC.
- LTC payment may continue for up to the lesser of 50 months or until an amount equal to 200% of your death benefit is paid out.
- Restoration of benefits & EZ value options available.

### Example: Calculating your monthly LTC benefit

Death Benefit		LTC Benefit		Monthly LTC Benefit
\$100,000	X	4%	=	\$4,000

### Example: Calculating your total LTC benefit (up to 50 months)

Death Benefit		LTC Extension		Total LTC Benefit
\$100,000	X	2x	=	\$200,000



## How do I qualify for LTC benefits?

You qualify for LTC benefits if:

- You are not able to perform 2 of 6 activities of daily living (ADLs) and help is expected to last at least 90 days

or

- You suffer a severe cognitive impairment (Alzheimer's or Dementia)

and

- You have a plan of care prescribed by a licensed health care practitioner.



Bathing



Transferring



Eating



Toileting



Continence



Dressing

Note that a 6/6 month pre-existing condition exclusion does apply.

# Benefit Payout Structure

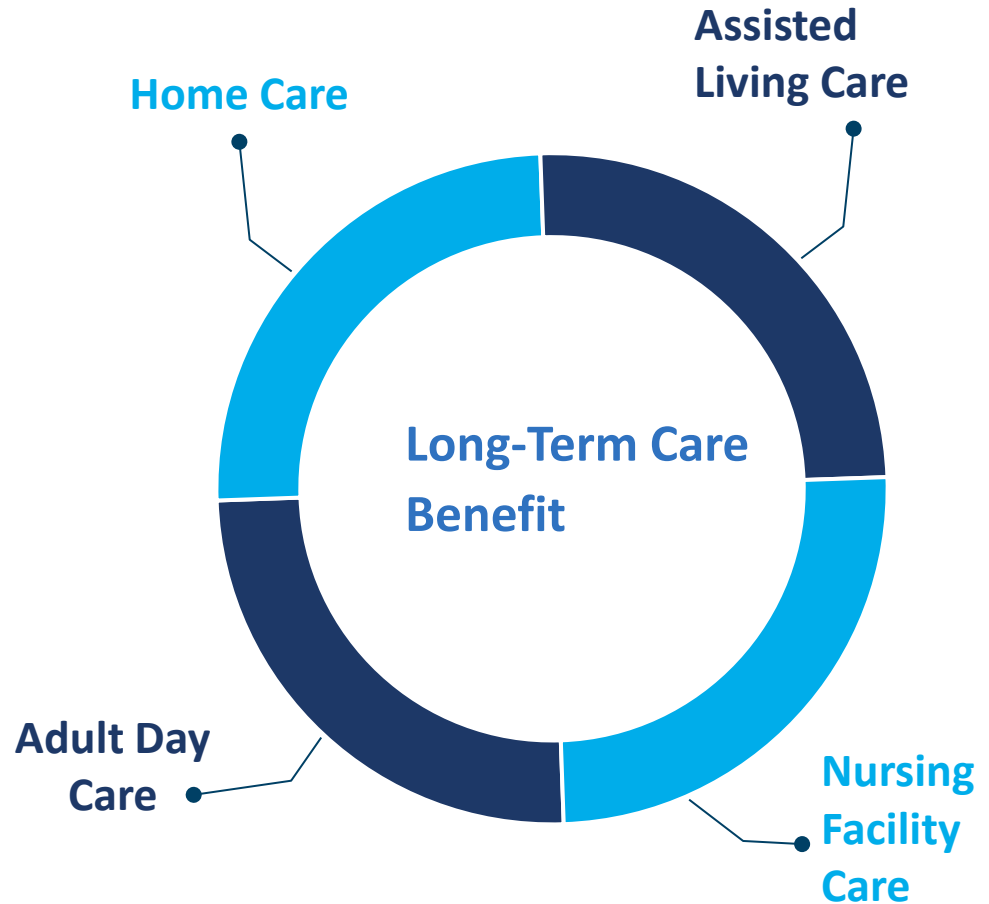
## How will it pay out?

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. One-time 90 day wait period.

Example:	Indemnity Payout:
Available Monthly Benefit	\$6,000
Licensed Care Expenses	\$5,000
Unused Monthly Benefit	\$1,000
Available Cash after LTC Expenses	<b>\$1,000</b>

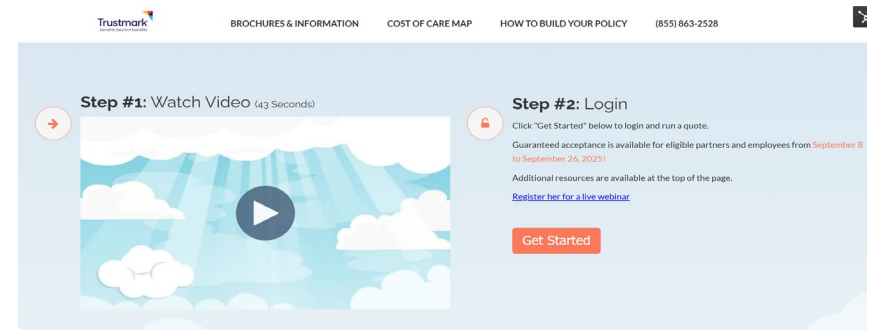
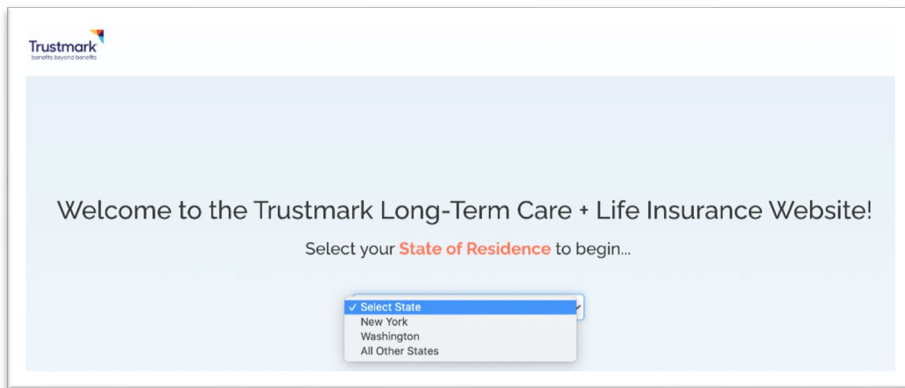
## Where can you use LTC benefits?

- 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
- National median cost of home care is around \$77,000+ per year. Costs can vary based on services received and geographic location



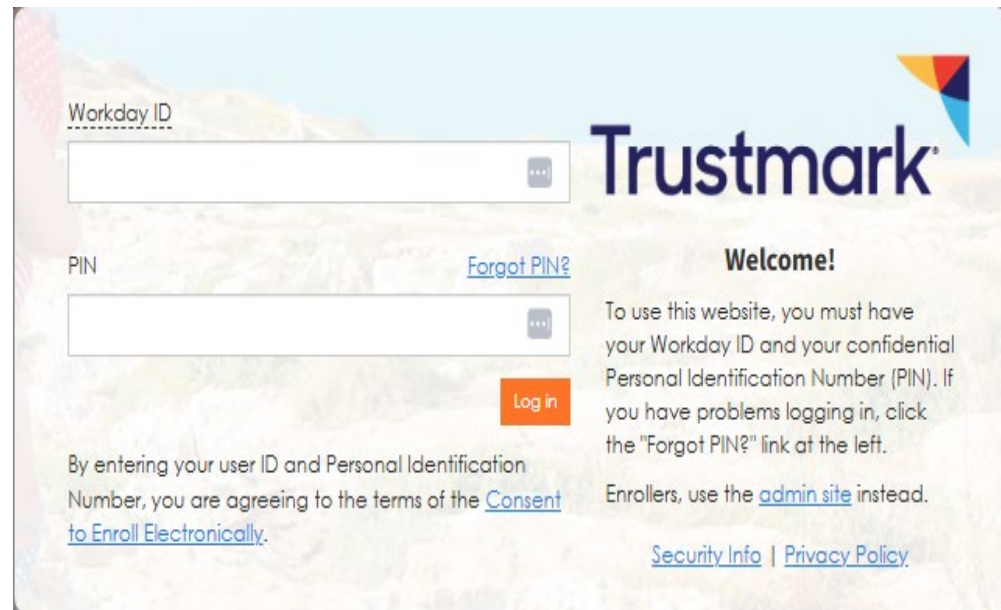
# Get a quote and enroll

- Visit the website by go to [www.getltci.com/pwc](http://www.getltci.com/pwc).
- Select your state
- Click “Get Started” on the website.



# Log Into the Enrollment Portal

- Enter your Workday ID  
*Go to your Astro profile, click on “Information tile” and copy the Workday Employee ID*
- Enter your initial PIN number (Last 4 digits of your birth year + Last 4 digits of your Workday ID). You will be required to reset your PIN upon your initial login.
- Click “log-in”



The screenshot shows the Trustmark Enrollment Portal login page. It features a light blue header with the Trustmark logo and tagline. The main content area has a light blue background with a subtle mountain landscape. On the left, there are two input fields: 'Workday ID' and 'PIN', each with a password icon. A 'Log in' button is positioned below the PIN field. To the right of the input fields, there is a 'Forgot PIN?' link. Below the input fields, a disclaimer states: 'By entering your user ID and Personal Identification Number, you are agreeing to the terms of the [Consent to Enroll Electronically](#).' To the right of the disclaimer, there is a 'Welcome!' section with a message: 'To use this website, you must have your Workday ID and your confidential Personal Identification Number (PIN). If you have problems logging in, click the “Forgot PIN?” link at the left. Enrollers, use the [admin site](#) instead.' At the bottom right, there are links for 'Security Info' and 'Privacy Policy'.

# Select your Benefits

- Answer cigarette question
- Select your benefit amounts
- Costs shown are per pay period
- Download your benefit confirmation statement upon completion

Partners, your premiums are modalized at a Monthly (12) frequency.

**Insurance for**

Does anyone proposed for coverage smoke cigarettes or during the past 12 months has anyone proposed for coverage smoked cigarettes?

Are you actively at work on the date of this application?

Cost per Pay Period	Benefit Amount
<input checked="" type="radio"/> \$19.37	25,000
<input type="radio"/> \$35.24	50,000
<input type="radio"/> \$51.12	75,000
<input type="radio"/> \$66.99	100,000
<input type="radio"/> \$82.87	125,000
<input type="radio"/> \$98.74	150,000
<input type="radio"/> \$114.62	175,000
<input type="radio"/> \$130.49	200,000
<input type="radio"/> \$162.24	250,000
<input type="radio"/> \$193.99	300,000

**Base Policy** \$16.04

▶ ☒ Long Term Care (LTC) \$2.02

▶ ☒ Combination of Benefit Restoration rider and Extension of Benefits rider (BXR) \$1.31

▶ ☒ EZ Value (EZV) \$1 - 5 yrs ▼

**Total Premium: \$19.37**

## Plan advantages

- Guaranteed acceptance (no health questions) available for eligible partners and employees aged 18-64.
  - First time enrollees based on the age criteria above can select up to \$200,000 (\$250,000 in NY & WA) with **no health** questions and up to \$300,000 with health questions.
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- Coverage is also available for your spouse/domestic partner aged 18-70 with health questions— regardless of your participation into the program.
- 2x death benefit for long-term care services, i.e. \$150k death benefit = \$300k LTC.
  - NY & WA residents receive 1x the death benefit for long-term care services.
- Premiums waived while receiving LTC benefits.
- Guaranteed renewable – you do not need to enroll every year; your coverage automatically renews.
- Premiums are based on your age at the time of enrollment – and won't increase as you age.
- Premiums are payroll deducted (on a post-tax basis).
- Coverage is fully portable, and your premiums and benefits will not change whether you leave the firm or retire.

## Final Notes...

- 30-day free look period upon receiving your Certificate of Insurance
- Annual statements sent to your resident address
- Coverage effective date is 11/1/2025

# Enrollment Ends September 26, 2025

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