



Employer Sponsored Long Term Care

Is it right for your firm?

During these economic times when benefit reduction is increasingly becoming the trend for most employers, offering discounted long term care insurance is an attractive low-cost addition. There are a number of very reasons why your firm should consider an employer-sponsored long term care program:



- Deep pricing discounts on individual policies on principals, employees, and their family members
- Guaranteed issue on sponsored plans can begin at five lives
- Favorable tax treatment allows any employer contribution to be tax-deductible and benefits to be received tax-free
- Coverage can be structured such that it is fully paid in a limited number of years
- Employer-provided programs help reduce the economic and emotional effects of employees' elder care issues

We are confident that we can recommend the most appropriate program for your specific firm's needs.