

EssentialLTC

LTCi for Almost Any Business



Demand continues to increase for worksite Long Term Care insurance (LTCi) solutions,¹ yet it seems there are limited options for the 31.7 million small businesses in the United States.² Small to mid-sized businesses could benefit from long term care planning options to help them recruit, retain and reward talented employees just like large businesses do.



National Guardian Life Insurance Company (NGL) launched a **LTCi PROGRAM FOR THE WORKSITE TO ANSWER THIS NEED**

1. Availability to almost any business with 5+ employees
2. Streamlined group approval process
3. Employer group premium rates for employees and eligible family members
 - **Employer Group rate class priced on a unisex basis** in most states
4. Access to all the comprehensive EssentialLTC features available in the individual market
 - 10-year/single premium payment, lifetime benefits, return of premium/surrender options, joint pricing and more
5. Partnership eligible policies available in many states*
6. Low minimum participation requirements
 - 2 to 5 issued employees (varies by state)*

INTRODUCING EssentialLTC's Program for the Worksite

Many worksite LTCi programs have strict census guidelines, higher premium costs, minimum participation requirements, group size limitations, and limited benefit choices.

With NGL EssentialLTC, it's possible for almost any business with at least 5 employees to be eligible for employer group premium rates. This may be an appealing option to business owners and executive carve out groups who value cost & benefit options.

Ideal Candidates

This program expands the market to employer or executive carve out groups that are "too small" or won't meet a participation requirement in other carriers' guidelines.

There are many businesses who have a LTCi plan that no longer offers benefits to new employees. A streamlined group approval process could be very appealing to once again offer this valuable benefit.



Contact sales support at 888.505.2332 or status@ngl-essentialtc.com so we can show you what this approach can do for businesses, large or small.

* See [State Variation Listing](#)

1 AP-NORC Center for Public Affairs Research. "Growing Older in America: Aging and Family Caregiving During Covid-19." <https://apnorc.org/projects/growing-older-in-america-aging-and-family-caregiving-during-covid-19/>

2 U.S. Small Business Administration. "2020 Small Business Profile." <https://cdn.advocacy.sba.gov/wp-content/uploads/2020/06/04144224/2020-Small-Business-Economic-Profile-US.pdf>

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