

EssentialLTC

Worksite Process



EssentialLTC in the worksite was designed to offer a streamlined group approval process for businesses, large or small.



Low Minimum Group Size & Participation

Almost any business with at least 5 employees is likely eligible for EssentialLTC's employer group premium rates.

Participation requirements range from 2 to 5 issued employees, varying by state.

Please refer to the [State Variation Listing](#).



Streamlined Group Approval

Submit an Application for Approval of Employer Group. A census is required if the expected participation is 10+ employees.



Employer Group Premium Rates

A **unisex Employer Group rate class** is available in most states. A 5% Employer Group premium discount is available on gender-specific pricing in the remaining states.

Please refer to the [State Variation Listing](#) for availability.



Simple Submission, Status, and Billing

E-APP is available for employer group applications in most states. E-APP includes the ability to E-SIGN with no premium deposit required on an approved Employer Group application. Online status is available to easily track pending business. List bill is available to groups with at least 3 policies actively on this billing method.



Underwriting Process

Applications for approved employer groups will be fully underwritten.

EssentialLTC

Worksite Resources



Sales Support

NGL EssentialLTC's [Sales Support Team](#) can assist with plan design, totaled group premium calculations, and individual illustrations. Individual illustrations can also be run in the Agent Resource Center at www.ngl-essentialtc.com.



Prequalification

Prequalifying applicants for EssentialLTC saves agents and clients valuable time. The last thing anyone wants is an avoidable decline. Use the [Underwriting Prequalification Form](#) to prequalify applicants, or call 888.505.2332 to speak to an underwriter.



Underwriting Guide

The [Underwriting Guide](#) is available as an initial underwriting resource. If questions arise from any information in the guide or an applicant has a condition not listed call 888.505.2332 to speak to an underwriter.



EssentialLTC's solution for the worksite

- removes the need to analyze census demographics
- streamlined group approval
- competitive premiums

Contact sales support at 888.505.2332 or status@ngl-essentialtc.com to see how EssentialLTC can be a viable solution for worksite clients.