



Employer Group Rate Class Replaces Employer Group Premium Discount in 38 States (Effective November 30, 2018)

Effective November 30, 2018, the Employer Group rate class, which is priced on a unisex basis, will be replacing the Employer Group premium discount in the following states:

Alabama	Iowa	Michigan	New Mexico	South Carolina	West Virginia
Alaska	Kansas	Minnesota	North Carolina	Tennessee	Wisconsin
Arkansas	Kentucky	Mississippi	Ohio	Texas	Wyoming
Colorado	Louisiana	Missouri	Oklahoma	Utah	
Georgia	Maine	Nebraska	Oregon	Vermont	
Idaho	Maryland	Nevada	Pennsylvania	Virginia	
Illinois	Massachusetts	New Hampshire	Rhode Island	Washington	

The Employer Group rate class is already available in New Jersey.

The Employer Group rate class is a unisex rate class, which means that individuals who are age nearest the same age would pay the same premium, regardless of their gender. Similarly, joint applicants will pay the same Employer Group rate class premium based upon the nearest age of the older of the two joint applicants. To qualify for a joint policy, both applicants must be age nearest 40 to 79. Unlike the Employer Group premium discount, there is no commission reduction for offering the Employer Group rate class.

Transition Information for the Impacted States

Applications in these states that are **dated** prior to November 30, 2018 will continue to utilize the current application form, and applicants under an approved employer group will continue to receive the Employer Group premium discount.

Effective Friday, November 30, 2018, a revised application form will be available via the Agent Resource Center (www.ngl-essentialtc.com) for each state listed above. ***This new application form is to be utilized for ALL applications with an application date of November 30, 2018 and after in the states listed above.*** This new application form will include a selection for the new Employer Group rate class, which should be checked in all circumstances when applying under an approved employer group in the states listed above. The Preferred Plus, Preferred, and Standard rate classes are not available when applying under the Employer Group rate class. A revised Outline of Coverage (ICC18-NLTC100OC) must also be left with all EssentialLTC applicants in the 38 states as well.

Additionally, when applying under an approved employer group, a new Certification for Eligibility of Employer Group Rate form (NLTC-ERCERT- RATE) will need to be submitted with the application as well.

The following is summary of the form changes for the states listed above (only):

Form Name	New Form #	Replaces	Description
Application for Long Term Care Insurance	ICC18-NLTC100A	ICC16-NLTC100A	Required new application
Certification for Eligibility of Employer Group Rate	NLTC-ERCERT- RATE	NLTC-ERCERT	Must be submitted when applying under the Employer Group rate
Long Term Care Insurance Outline of Coverage	ICC18-NLTC100OC	ICC16-NLTC100OC	Must be left with the Applicant(s) at time of application

EssentialLTC Illustration/Benefits Buddy update

The EssentialLTC illustration software will be revised to include the Employer Group rate class in the 38 states listed above and will be available on Friday, November 30, 2018. A revised version (version 2.15) of the Benefits Buddy agent tool that reflects the Employer Group rate class will also be made available via the [Agent Resource Center](#) that same day.

Illustrations that were saved prior to the release of the Employer Group rate class that had originally included the Employer Group discount in these states will need to be manually adjusted to reflect the Employer Group rate class.

Existing Employer Groups

The Employer Group rate class will apply to all **new** applicants under existing employer groups in the 38 states listed above and New Jersey. Existing EssentialLTC policyholders who had received the Employer Group premium discount will not be impacted.

For those agents who have previously approved employer groups, depending upon the version of "Application for Approval of Employer Group" form that had been obtained at time of approval, a new "Application for Approval of Employer Group" form may need to be obtained in order to continue to offer EssentialLTC to the employer group. Employer groups which were approved using form number **NLTC-0175-E (01/18)** will not require a new form. We will be contacting the agent for any employer group where a new form will be required.

Employer Group Highlights

Minimum Group Size: Any business with at least 5 employees

Census Submission: Required if expected participation is 10+ employees. Please contact status@ngl-essentialtc.com for multi-life quoting estimates.

Rates: Employer Group rate class (priced on a unisex basis) OR 5% Employer Group premium discount – see [state variation listing](#)

Health: Individual underwriting; [prequalification](#) by BGA or broker

Age: 40 to 79 (age-nearest) for all applicants, including joint applicants

Eligible Family Members: Spouse, parents, grandparents, children, siblings

Exclusivity: Expectation to use NGL as primary option based on state/age/health eligibility

Cash with Application: Not required on approved Employer Group applications

List Bill: Available if 3 policies are on the list bill. Common effective date allowable within limited time period.