



National Guardian Life Insurance Company (NGL)
Home Office: Madison, WI
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.2332 • Fax 818.887.4595
www.ngl-essentialtc.com

EssentialLTC available in New Jersey January, 22, 2018

We are happy to announce that effective January 22, 2018, EssentialLTC will be available in the state of New Jersey.

There are a few variations to be aware of for EssentialLTC in New Jersey, including:

- Single Premium Payment option is not available.
- Partnership eligible – inflation protection required for applicants age 75 or younger.
- 2nd applicant on a policy referred to as “Additional Insured”.
- Employer Group unisex rate class replaces Employer Group discount in New Jersey.
 - There is no commission reduction for offering the Employer Group unisex rate class in New Jersey.
 - When submitting an application that is part of an approved Employer Group, the “Employer Group” rate class must be selected on the application.
 - Policies issued in New Jersey who apply as part of an approved Employer Group will receive the unisex “Employer Group” rate class. The Preferred Plus, Preferred, and Standard rate classes are not available.

With the introduction of the Employer Group unisex rate class in New Jersey, if an agent wishes to offer the Employer Group unisex rate to a New Jersey applicant under a previously approved Employer Group, a new “Application for Approval of Employer Group” (form #: **NLTC-0175-E (01/18)**) must be obtained for the group.