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EssentialLTC available in Hawaii February 15, 2019

We are happy to announce that effective February 15, 2019, EssentialLTC will be available in the state of Hawaii.

There are few variations to be aware of for EssentialLTC in Hawaii including:

- The monthly modal premium factor in Hawaii is .0875
- E-APP is not available at this time
- Hawaii is not a LTC Partnership state – Partnership eligible policies are not available
- The 5% Employer Group premium discount is available. The Employer Group rate class is not available at this time.
- A minimum participation requirement of five (5) issued employees is required for Employer Groups

On February 15, 2019, Hawaii's application forms, consumer brochure, illustrations, and specimen policies will be available via the EssentialLTC Agent Resource Center at www.ngl-essentialtc.com and an updated [State Variation Listing](#) will be available.