



NGL Announces Low Minimum Participation Requirements for Employer Groups & Maine Update

NGL's LTCi program for the worksite will continue to focus on small to mid-sized businesses, offering low minimum participation requirements.

Employer Group Minimum Participation Requirement

To receive the Employer Group rate class or the 5% Employer Group premium discount, a minimum requirement of 2 to 5 issued employees must be met, varying by state. The state will be determined based upon the address provided for the employer. The minimum requirements by state can be found in the EssentialLTC [State Variation Listing](#).

Applications submitted and approved for coverage under an Employer Group where the minimum has not been met will be held for 30 days to allow additional time for the minimum to be met. If not met at the end of this period, policies approved and ready for issue will be issued without the Employer Group rate class or the 5% Employer Group premium discount.

Once the minimum number of issued employees has been met, eligible family members may also be issued under the Employer Group.

This update applies to all existing and future Employer Groups.

Also, it will now be required that an Application for Approval of Employer Group is submitted and approved prior to the submission of employee or family member applications under the Employer Group.

Employer Group Highlights

Minimum Group Size: Employers with at least 5 employees

Minimum Participation: 2 to 5 issued employees, varying by state – [see State Variation Listing](#)

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

Premium 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 EssentialLTC 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

Maine - Employer/Association Groups No Longer Available

Effective immediately, due to statutory restrictions employer and association groups are no longer available in Maine.