Underwritten by: **American Heritage Life Insurance Company**

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## Group Insurance Coverage

# Life Insurance + Long-Term Care*

*Accelerated Death Benefit for Long-Term Care (LTC) Rider

**7** out of **10**

people will need long term care in their lifetimes[1]

The monthly median cost for a nursing home in the U.S. is

**$8,669**[2] each month **$104,028** each year

On average, people who require long-term care need services for

**2** to **4** years[3]

**Does Medicare pay for long-term care expenses?**

Under certain conditions, **Medicare will pay a portion of long-term care expenses** for the **first 100 days. After day 100, long-term care expenses may need to be paid out of pocket** each month![3]

### Financial Protection in More Ways Than One

**Group Term to Age 100 Life Insurance** provides protection in **two** different ways with **one** life insurance product.

**How it works**

After enrollment, **the death benefit may be accessed in one of two ways.**

**1. Traditional term life Insurance.**
The insured person passes away and their designated beneficiary receives their death benefit as a lump-sum cash payment.

**2. Long-term care services.**
The insured person is certified chronically ill and receives qualified long-term care, so they draw funds from their death benefit to help pay for long-term care services.

### Group Term to Age 100 Life Insurance

A simple way to help make the future more financially secure

#### Advantages

**Benefit Guarantee**
Long-Term Care rider benefit remains active while the life coverage is in force, subject to the restoration benefit

**Death Benefit**
Guaranteed issue[5] at open enrollment for all eligible employees, and spouses, and new hires

**Issue Age**
Can be issued to employees and spouses up to age 70

#### Group Term to Age 100 Life in action

1. John enrolls in $100,000 of **Group Term to Age 100 Life Insurance with the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider** during his employer's open enrollment.
2. John is certified chronically ill and receives qualified long-term care services at home for 90 days, which satisfies the elimination period.
3. John files a claim. His group life coverage, which features a monthly advance option of up to 6% of the Death Benefit, begins sending him $6,000 each month that he receives qualified long-term care services. The monthly advance continues for up to 17 months (or up to 34 months with Extension of Benefits feature), for a total of 200% of the death benefit.
4. John reduces the overall impact to his nest egg.

**If you have any questions about this coverage or would like more information, please contact your Representative at The Standard.**

[1]Genworth Cost of Care Survey 2024, Nursing Home Facility, Semi-private room. [2]ncoa.org/article/does-medicare-cover-nursing-homes-what-older-adults-and-caregivers-should-know/ [3]acl.gov/ltc/basic-needs/how-much-care-will-you-need [5]Guaranteed Issue means there are no medical questions to answer (subject to the exclusions and limitations).

**This flyer is for use in enrollments sitused in MO. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard. This material is valid as long as information remains current, but in no event later than September 16, 2029.** Group Term to Age 100 Life Insurance benefits are provided under policy form GPTLP, or state variations thereof. The Accelerated Death Benefit for Long-Term Care Rider with Restoration of Benefits and Extension of Benefits are provided under rider form GTLPLTCRE, or state variations thereof. This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

Offered to the employees of:

MTM Health