

Permanent Life Insurance with Long-Term Care (LTC) Coverage – LifeTime Benefit Term



Enroll in Coverage Built for A Lifetime

Long-Term Care will pay for services and accommodations if you need assistance with your activities of daily living. Life Insurance gives you and your family protection. Together, they provide protection and security through all stages of life. To learn more about long-term care coverage and how to enroll, visit benefitsgo.com/Aon-LTC.



Did You Know?

60% of us will need assistance with things like getting dressed or making meals at some point in our lives.

The U.S. Department of Health & Human Services 2022

Plan Features



Guaranteed Acceptance: No medical exam is required, and coverage is issued based on the answers to simple health questions for eligible employees.



Family Coverage: You can purchase coverage for yourself and your spouse.



Portable Coverage: You can take your policy with you if you leave the company or retire.



Affordable: Lock in a lower premium now to help you save money in the future.

What Is Long-Term Care (LTC) Coverage?

LTC pays for services to care for you when you can no longer perform activities of daily living on your own, such as meal preparation and housekeeping to personal care services like bathing, dressing, eating, and moving around. The plan will pay 4% of the Life Insurance amount for 25 months for eligible long-term care.

How Does It Work?

Linda enrolls in a \$100,000 Life Insurance policy with LTC coverage.

Linda is diagnosed with Parkinson's and needs help with activities of daily living.

Linda receives \$4,000 for up to 25 months to pay for her long-term care.

Who Can Benefit from Long-Term Care Coverage?

YOUNG ADULT



Receive the care you need if you are injured or diagnosed with a chronic illness that prevents you from performing activities of daily living.

PARENTS



Life Insurance protects your family if something happens to you. Elect coverage for your spouse to cover them too.

PRE-RETIREES



Shield your assets with coverage that continues in retirement and ensure you can receive the care you need at home or a skilled nursing facility.