HonestLTC's Home Care Solutions

Help your clients stay at home with LTCi protection by NGL Insurance Company



As people age, their main goals are to stay healthy and stay at home as long as possible. Home is where they feel safe and they're most comfortable. So what's been holding people back from choosing to age in place?

For many, paying out-of-pocket for the services and support needed to remain at home is cost-prohibitive. Your client relying on family and friends to provide needed care can be unrealistic. And typically, extended home health care services are not covered by standard health insurance or Medicare.

With the right LTCi solution, your clients can age at home, without worrying about placing the burden of care on their families.

HonestLTC is a traditional LTCi solution from NGL Insurance Company that offers comprehensive coverage, proving peace of mind for your client. Benefits include:

- Home healthcare payable on Day 1 of a claim[1]
- Superior LTCi cost/ benefit value for the premium dollar
- Highly customizable plans to meet your client's budget

[1]With the First Day Home and Community Care Services Benefit Rider



Example Scenario:

A 60-year-old couple wants a stay-at-home plan in case they need care in the future. They want the plan to be affordable, yet meaningful.

The solution? **HonestLTC's Joint Long-Term Care Insurance Policy.**

Plan design:

- 3 year benefit period for each insured
- $4,500 monthly benefit per insured
- 180-calendar day elimination period
- First-day coverage with the Home and Community Care Services Benefit Rider
- Shared Additional Policy Limit Rider, which provides a third pool of money for the insureds
- 3% compound automatic inflation increases (increases all three pools)

Emphasized plan features:

- Built-in joint waiver of premium
- Survivorship feature: Upon death of one insured, the surviving spouse keeps the third pool AND the premium is reduced
- Days of home care services count toward the calendar day elimination period for facility care in the future

- **Lifetime Policy Limit Day 1: $486,000[2]**
- **Lifetime Policy Limit in 20 Years at age 80: $877,770[3]**
- **Annual Joint Premium: $5,727**

Rates may vary by state. See the State Variation Listing for more information.

Contact Us

Reach out to our team at LTC@nglic.com, or visit www.nglic.com/agents/long-term-care

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[2]Base policy of $162,000 for each insured plus $162,000 using the Shared Additional Policy Limit Rider. [3]20 year policy limit for each insured is $292,590 plus $292,590 using the Shared Addtional Policy Limit Rider.

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