

Long Term Care Requires Planning

By making long term care insurance available to your employees, you enable them to better prepare for their future, and help protect them from the cost of long term care. Long term care may deplete their savings, create a strain on the family and potentially impact their employment.

You can rely on us to provide the quality and dependability you and your employees need and deserve in today's competitive business environment.

Each of the minimum five lives must be submitted from an approved state, based on state where applicant resides. Applications signed in a non-approved state can be included in the group but will not be counted toward the five lives minimum and will not receive the discount.

Eligible individuals must be full-time or part-time (on payroll) employees, officers, directors, owners, retirees, spouses or eligible unmarried partners. Members of an association, subscribers, volunteers and consultants to the business are not eligible for the Small Business Discount. The policyholder may keep the discount for the life of the policy, regardless of whether he or she leaves the business in the future.

Genworth Life Insurance Company
Long Term Care Insurance Division
6620 West Broad Street - Building 4
Richmond, VA 23230
genworth.com

Complete details of the benefits, costs, limitations and exclusions for this solicitation for long term care insurance will be provided to you by the Agent.

Policy form Series: 7042, 7044

In North Carolina, Policy Form Number: 7042NC, 7044NC

In Oklahoma, Policy Form Number: 7042OK, 7044OK

In Idaho, Policy Form Number: 7042ID, 7044ID

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Built on GE Heritage



HELP PROTECT YOUR BUSINESS FROM THE HIGH COST OF LONG TERM CARE

Underwritten by
Genworth Life
Insurance Company

OFFERING LONG TERM CARE INSURANCE MAY BE ONE OF THE BEST WAYS TO REWARD EMPLOYEES

Most people are not prepared for the demands of long term care. Your employees may tell you about their spouse, parent, child, or relative whose life was changed because of the emotional and financial drain of needing long term care or because of taking care of someone who needed long term care.

Small business owners know that it is crucial in today's labor market to provide competitive benefit packages and perks. Offering Long Term Care Insurance may be one of the best new ways to reward employees and stay competitive, without any major financial burdens.

Long term care may be one of the largest and most expensive issues on the horizon for American businesses. The financial impact of a long term care need increases every year, and may effect the employer with lost employee productivity or even lost wages for employees. Offering long term care insurance may offer affordable and flexible solutions that give both employers and their employees a chance to plan ahead and reduce the impact of a long term care need.

Long Term Care and the Workplace

Long Term Care Insurance can help maintain productivity for employers. Within the next 25 years, it is estimated that one out of three workers will be providing some kind of long term care services.¹ When this happens, employees often miss work, may have to take unpaid leave, and could even develop serious stress-related health problems. Even when physically on the job, they may not be present. Efficiency and productivity suffer.

Imagine how different home life could be for employees with a family member who needs care and owns long term care insurance. Fewer people may struggle with two jobs — one paid and one unpaid — as long term care insurance provides care for their loved ones.

The Solution ...

Our Long Term Care Insurance policies provide benefits for a wide range of facilities and services, including home health care, assisted living facilities and nursing home care.

We have a Small Business Discount that is a 5% discount taken from the net premium after all other applicable qualifying discounts have been applied.

This discount is available to any small business that meets the following criteria:

- May be either "for profit" or "not for profit"
- Has an Employer Identification Number
- Submits five "eligible" lives from an approved state.
- Has at least one full-time employee (Note: that employee does not have to be one of the five lives submitted.)

Other discounts available include preferred health and couples.

It's Good for Business

- May improve productivity by reducing the burden of long term care on employee caregivers
- Offer assistance to the "sandwich generation" – employees who care for children living at home and elderly parents at the same time
- Retain quality employees who may otherwise need to provide care for a family member
- Enhance employee satisfaction and enrich your employee benefits package. (List Billing is available)



¹ "Companies Who Care Should Offer Long Term Care." *San Diego Business Journal*. 10/04/04