



Plan Features for Lamar Consolidated ISD Employees:

- Affordable Long Term Care & Life insurance that lasts a lifetime – Guaranteed
- Guarantee Issue for Employees of up to \$150,000 for Long Term Care Insurance & \$50,000 for Life Insurance
- Modified Guarantee Issue for Spouse & Guarantee Issue for Dependents
- Long Term Care benefits up to 50 months of care for nursing home, assisted living and home care!
- Also includes life insurance in the event Long Term Care is never needed
- Earns Paid-Up Insurance
- Long Term Care & Life Insurance Benefit is fully paid-up prior to age 100
- Plan is portable with locked in rates
- Accelerated Death Benefit for terminal illness included
- Enroll today for minimum coverage & Guarantee your future insurability for years to come

How LifeTime Benefit Term with Long Term Care Works

For \$61.33 per month; a 45-year old non-smoker can purchase \$100,000 of Long Term Care coverage which provides a \$2,000 monthly benefit for up to 50 Months.

\$100,000 (50 mo.)

If Long Term Care is never needed a life insurance death benefit amount of \$50,000 is included. Regardless of how much Long Term Care benefit is needed, the death benefit will never be less than \$25,000.

\$50,000

At retirement you can continue paying premiums to keep the full \$150,000 Long Term Care and \$75,000 death benefit, OR at any time you may choose to take the paid-up benefits and stop paying premiums. This example shows paid-up benefits available at age 65.

\$41,757

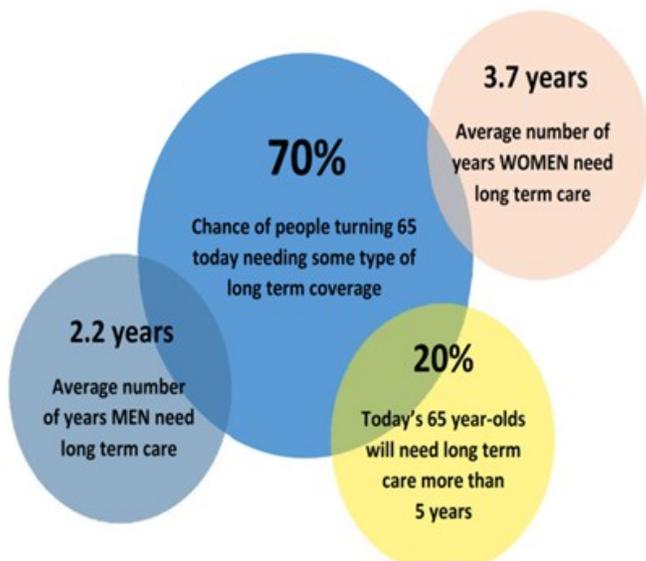
Paid-up LTC Benefit

\$13,919

Paid-up Death Benefit



- Long Term Care is not typically covered by medical insurance or Medicare.
- 70%: Percentage of adults who are 65 years old who will require some level of long-term care throughout the rest of their life.
- 27 Million is the estimated number of people who will pay for Long Term Care Services by 2050.



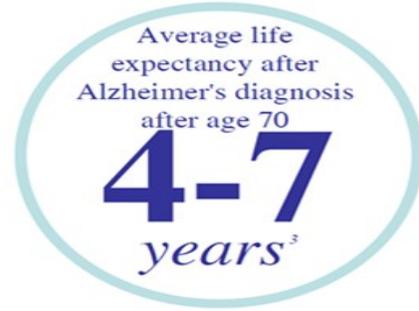
Long-Term Care Insurance Policy Costs - 2019

Based on 2019 American Association for Long-Term Care Insurance annual Price Index survey of leading LTC insurers. Age bands released individually during Jan and Feb.

Annual Premium - Average of Leading LTC Insurance Companies	
Single Male, Age 55 (Select Health)	\$ 2,050
Single Female, Age 55	\$ 2,700
Couple, Both Age 55 (cost shown is COMBINED for the couple)	\$ 3,050

For Initial pool of benefits equal to \$164,000 (each at age 55). Value of benefits when policyholder reaches age 85 equals \$386,500 each. Calculated: January 2019

Single Male, Age 60 (Pref Health)	\$ 1,925
Single Female, Age 60	\$ 3,050
Couple, Both Age 60 (cost shown is COMBINED for the couple)	\$ 3,400



¹ Source: U.S. Department of Health and Human Services National Clearinghouse for Long Term Care Information website, May 2010
² Source: Genworth Financial Claims Data, December 2009
³ Source: National Institute on Aging, National Institute of Health, 2/09