Trustmark Life + Long-Term Care

Life + Long Term Care (LTC) combines the benefits of life insurance with living benefits which can be utilized for long-term care services once you are in need of assistance with two or more Activities of Daily Living (bathing, dressing, eating, toileting, transferring, continence), or have a cognitive impairment like dementia or Alzheimer's.

LTC insurance will pay for care received at home, in a nursing home or assisted living facility.

67% of Americans who reach age 65 will require LTC at some point in their lives[1]. Between the ages of 18-64, your risk of needing LTC is 40%[2].

Nursing home costs average $127,750 per year[3] and Other Benefits do not Cover LTC Expenses

Long Term Care Insurance (LTC)

Long Term Disability (LTD)

Health Insurance

Medicare

What is Your Strategy to Pay for Long Term Care?

Private Pay

Pay for care from your savings.

LTC Insurance

A policy will help protect your savings, retirement, and home.

Medicaid / Medi-Cal

LTC Services for people with limited income.

AV's Life + LTC Plan

AV has partnered with LTC Solutions, Inc., an expert in the long-term care insurance marketplace, and Trustmark, a well-established carrier in the industry. Together, we bring you the opportunity to purchase a valuable life + LTC plan with group plan advantages.

Eligibility

Benefit eligible employees working 30+ hours per week ages 18-70 can apply with Guarantee Issue up to $125,000 of Life Insurance Benefit and employees ages 18-75 can apply up to $150,000 Life Insurance Benefit with Modified Guarantee Issue.

Spouses and domestic partners of employees can apply for up to $25,000 with Guarantee Issue. Employee must apply for spouse or domestic partner to apply. Spouse and domestic partner coverage cannot exceed employee coverage.

Plan Overview

Life Insurance Benefit	$50,000	$100,000	$150,000
LTC Monthly Benefit 6% of the Life Insurance Benefit for Professional Care 2% of the Life Insurance Benefit for Family Care	**$3,000** **$1,000**	**$6,000** **$2,000**	**$9,000** **$3,000**
Accelerated Death Benefit For LTC	17 Months		
Extension of LTC Benefit	17 Months		
Total LTC Benefit Duration	34 Months		
Total LTC Benefit Amount	**$100,000**	**$200,000**	**$300,000**
Elimination Period	90 Days		
Restoration of Benefits Available Issue Ages 18-70	Fully restores the death benefit reduced by LTC each time a benefit is paid out. Allows beneficiaries to receive the full current death benefit		

For More Information, Rates, and to Appy for Coverage, visit:

www.myltcguide.com/av

[1] US Department of Health and Human Services. "National Clearinghouse for Long Term Care Information." 2011.
[2] Long Term Care. AHRQ Focus on Research. AHRQ Pub No. 02-M028, March 2002. Agency for Healthcare Research & Quality
[3] Genworth Cost of Care Survey; Estimates for 2025 based on 3% annual inflation rate

LTC SOLUTIONS

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