

Enhance Your Executive Benefits Package



With Long-Term Care Insurance

*Make available the benefit that
protects your executives' retirement
assets while helping you retain
their expertise.*



Protecting business owners' and key executives' retirement assets—

and the long-term viability of their businesses.

Finding top executive talent in today's competitive landscape can be daunting. Then, once you find and sign that talent, keeping them in your organization can be a constant battle.

Losing important senior leadership has very real consequences for

the overall strength of every business. What can you do to keep such valued executive team members? Formulate a compensation package that makes it very hard to say goodbye.

"The U.S. Department of Health and Human Services says that about 70 percent of people over age 65 will require some kind of care service." Source: National Clearinghouse for Long-Term Care, U.S. Department of Health and Human Services, www.longtemcare.gov, November 19, 2008.

More and more companies are discovering that top-performing executives expect Long-Term Care Insurance to be part of their benefits package. This insurance option—designed to help cover the costs of caring for someone who is no longer able to manage day-to-day tasks like dressing or bathing without assistance—demonstrates a commitment to keeping executives financially safe and professionally

active. Services that are covered include Home Care, Assisted Living, and Nursing Home, among others. This not only protects your executives' assets in case of a devastating illness or accident, but also allows top executives to work even when faced with significant family medical challenges.

Top executives will have to pay for long-term care services—one way or another.

If Medicare and major medical insurance pay for long-term care, why would anyone need Long-Term Care Insurance? The answer is complicated, but important to understand.

It's true that Medicare and major medical insurance may cover long-term care expenses, but with several big caveats:

Coverage Limitations

Both Medicare and most major medical insurance programs cover only a part of total long-term care needs, and only if you qualify.

Qualification Obstacles

Medicaid* is available only to people who have very small amounts of assets and income. The fact is, many of your executives may not qualify.

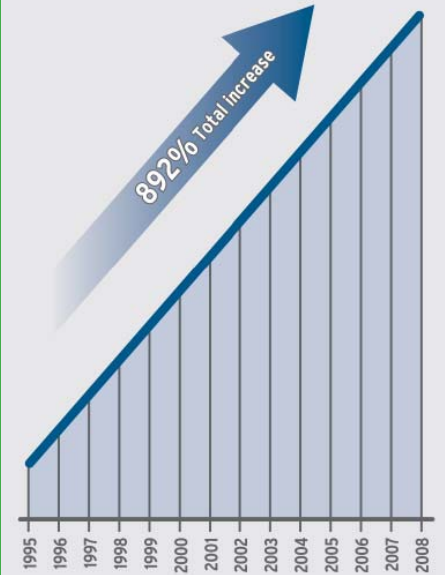
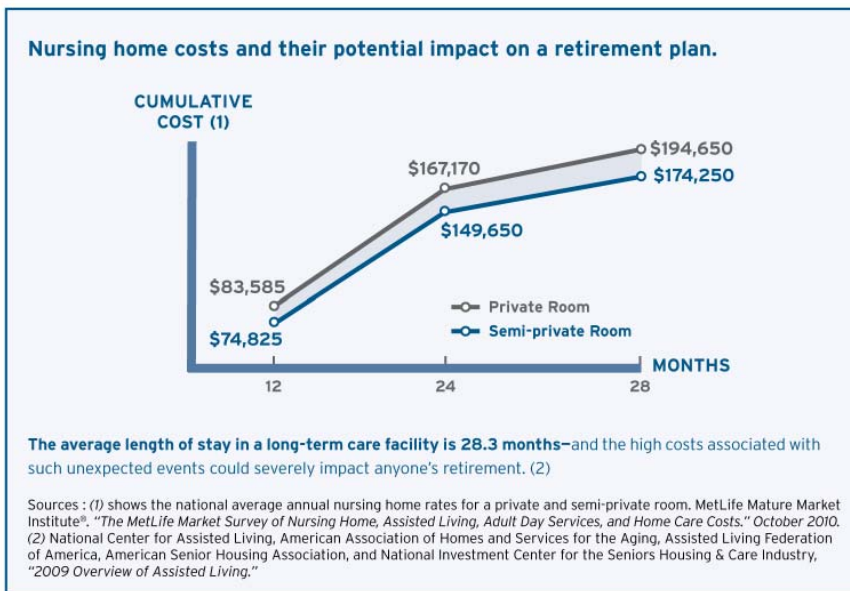
Limited Choice of Services/Facilities

While Medicaid could also provide for long-term care services, it is limited to a specified list of designated Skilled Care Facilities.

For these reasons—and many more—it's easy to see why Long-Term Care Insurance has become such an important part of any competitive executive compensation package.

One example that illustrates the point: instead of having to leave your organization to care for their spouse, Long-Term Care Insurance can allow executives to keep working, with the peace-of-mind that their spouse is getting the necessary care—and that their hard-won retirement is protected.

*Medicaid programs are referred to as Medi-cal in California and Access in Arizona.



“Since 1995 there has been an 892 percent increase in employers installing group Long-Term Care insurance plans.”

Source: LIRMA Reports, U.S. Group Long-Term Care Insurance Sales and In-Force, 1995 through 2008.

Long-Term Care Insurance works hard for your executives—and your business, too.

Executive Recruitment

- Attracts top talent
- Keeps you competitive in the marketplace
- Impresses potential hires with your attitude toward employees
- Generates a tremendous amount of goodwill for your organization

Executive Retention

- Encourages long-term loyalty
- Helps minimize top-level turnover
- Rewards senior talent for valued services
- Locks in executives early via accelerated premium payment options
- (not available in every market)
- Allows executives to keep working effectively even when faced with family medical challenges
- Helps ensure that those covered have the ability to retire in the way they have always planned, regardless of unexpected medical challenges

Operational Benefits

- Allows for the creation of more attractive compensation packages outside monetary constraints
- Customizable coverage can be limited to specific levels (e.g., Owners, Partners, Senior Executives) within your business
- Easily implemented with existing executive compensation packages
- Can be wholly paid for by your business within a defined period of time
- Premiums may be tax deductible as a business expense
- Helps secure senior management teams by stabilizing their non-working lives
- Reduces the risk of business disruption through the unexpected loss of key personnel

Program Details

How UnitedLTC Long-Term Care Insurance programs work.

Adding Long-Term Care Insurance to your executive benefit package is easy.

1. Define a select group of key employees for coverage
2. Employer agrees to pay the premiums on the policies
3. The premium cost is considered a regular business expense
4. Covered employees own their policies

While specific coverage varies based on the policy selected, all UnitedLTC Long-Term Care Insurance programs include these valuable benefits:

- Easy, one-call plan administration
- Extensive eligibility through simplified underwriting
- Competitive pricing with other plans
- Flexible and entirely customizable to meet your organization's needs
- Responsive customer service for both employer administration and covered participant

Why choose Long-Term Care Insurance from UnitedLTC ?

- No other company better understands the insurance needs and challenges facing your business and your credit union
- Our long history of leadership in the insurance industry makes us uniquely able to address your concerns
- We are dedicated to being your credit union's trusted partner—and committed to extending that relationship to your business
- Our Long-Term Care Insurance program is customizable, flexible, and responsive to your growing/changing needs
- Our Long-Term Care Insurance experts can create your customized program using multiple products to meet your organization's specific needs

Long-Term Care Insurance is an important part of any truly comprehensive executive benefits package.

How does yours stack up against the best in the business? Our Long-Term Care Insurance representatives can show you. Let us bring our valuable knowledge of industry best practices and human resources trends to help make sure your executive benefits programs remain attractive, desirable, and competitive. A Long-Term Care Insurance benefits program can help strengthen your business. Let us show you how. Contact your UnitedLTC Long-Term Care Insurance Representative for a consultation at 800.975.1945.

