

Long-Term Care Insurance

LifeSecure Insurance Company

Why is Long-Term Care (LTC) Insurance Important?

LTC planning is an important part of a personal financial plan. As we age, the likelihood of needing LTC increases and the average cost of care is \$43,000/year or more according to the US Department of Health & Human Services. Your health insurance, disability, and Medicare do not cover most LTC costs. LTC insurance is designed to protect your retirement savings from the cost of LTC services if you need care in the future.

New Hire Eligibility/Underwriting

New employees and their actively-at-work spouse/partner have 90 days from the employee's date of hire to apply for coverage with simplified underwriting*.

Why act now?

- Simplified underwriting for newly eligible employees and spouses - not available outside this offering
- Discounted gender neutral pricing
- Premiums are based on your age - apply while your premiums are at their lowest

What are the plan options and rates?

LTC insurance may be more affordable than you think. There are a variety of options available to tailor a plan that best suits your individual needs or the needs of your family or budget. An average monthly premium could start as low as \$30 - \$40* per month depending on your age and coverage selected. If your spouse/partner also applies and both policies are issued and accepted, a 10% discount would be included in your policy premium.

Obtain a Quote / Apply for Coverage

Visit the LifeSecure enrollment website at <https://www.getltci.com/motorola> to learn more about the program, obtain a quote, and apply online or call the LTC enrollment line at (855) 568-6235 to talk one-on-one with a LTC enrollment counselor who can answer your questions and help you enroll.



*Visit the enrollment website for additional details, disclosures and limitations. Actual rates vary based on age, state, and plan design selected. Plan not available to enroll in the following states, CA, FL, IN, NY, VT. Contact (855) 568-6235 for additional options.