

# WHY EMPLOYERS OFFER LONG-TERM CARE INSURANCE

## A STRATEGIC BENEFIT FOR A CHANGING WORKFORCE

### Why Employees Want LTC Insurance

- **Rising Costs of Care:** Nursing homes, assisted living, and in-home care can cost thousands per month.
- **Protecting Retirement Savings:** LTC insurance helps preserve 401(k)s and other retirement assets.
- **Family Support:** Coverage can ease the burden on loved ones who might otherwise become caregivers.
- **Peace of Mind:** Knowing they have a plan in place brings security and confidence.

### Why Employers Offer LTC Insurance

- **Talent Attraction & Retention:** Offering LTC insurance differentiates your benefits package in a competitive job market.
- **Cost-Neutral Options:** Many LTC programs are voluntary, meaning no direct cost to the employer.
- **Support for Caregivers:** Employees caring for aging parents are more productive when they have resources and support.
- **Financial Wellness:** LTC insurance complements retirement planning and reduces future financial stress.
- **Corporate Responsibility:** Providing access to LTC coverage demonstrates a commitment to employee well-being beyond the workplace.

### How to Get Started | Partnering with LTC Solutions, Inc.

For nearly 30 years, LTC Solutions, Inc. has specialized exclusively in helping employers implement and manage LTC insurance programs. They offer:

- **Customized Proposals:** Tailored to your workforce demographics and business goals.
- **Demographic Analysis:** Understand your employee population and their potential LTC needs.
- **End-to-End Support:** From education and enrollment to ongoing administration.



**TO EXPLORE HOW LTC  
INSURANCE CAN ENHANCE  
YOUR BENEFITS STRATEGY,  
CONTACT YOUR KAPNICK  
REPRESENTATIVE.**

