



Long-Term Care plus Life Insurance Frequently Asked Questions

Who is eligible to apply for Long-Term Care plus Life Insurance?

Newly eligible employee or employees with qualifying life events (QLE). If you are a new employee working 20+ hours per week, you may enroll in the Long-Term Care policy during the first 30 days of employment. Outside of the initial new hire eligibility period, you may enroll if you experience a qualifying life event (QLE) such as marriage, divorce, birth of a child.

What is a Guaranteed Issue enrollment?

Guaranteed Issue means you can enroll in coverage up to \$200,000 without answering any health questions. To participate with guaranteed issue- employees must enroll within 30 days of their date of hire or qualifying life event. Call ACSIA Partners at 888-705-0901, Monday – Friday, 7am – 5pm PT or visit <https://ramboll.yourcare360.com/enrollment/>

What is Long-Term Care plus Life Insurance?

Long-term care insurance helps offset the cost of extended medical assistance, including home health care, nursing home care or skilled facility care. Long-term care is different from medical care in that it provides assistance with the basic tasks of everyday life, sometimes referred to as Activities of Daily Living (ADLs). These activities include the act of bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating.

Unlike traditional long-term care insurance, Long-Term Care plus Life Insurance provides a life insurance benefit upon death as well as benefits for long-term care services and support. These benefits are underwritten by Allstate.

What are some other features of Long-Term Care plus Life Insurance?

- Gender-neutral rates: No gender-based pricing; applies to employees and spouses/dependents
- Premiums will be paid through payroll deduction

Where can I receive eligible long-term care services?

Long-Term Care plus Life Insurance offers flexibility to pay for care in a number of different environments, including:

- *Home*: Enables the individual to remain in a familiar and comfortable space, while receiving necessary assistance with activities of daily living
- *Assisted Living Facility*: Offers social activities, companionship and limited custodial care in a home-like setting
- *Skilled Nursing Facilities*: Provides 24-hour nursing services under the supervision of a registered nurse, with skilled, intermediate and custodial care

Does my medical plan or other health insurance cover long-term care?

No—traditional health insurance does not pay for assistance with activities of daily living in an assisted living facility, nursing home facility or home health care setting.

What can I expect from Medicare and Medicaid?

Medicare is your health insurance when you reach age 65. Like your health insurance, it does not cover long-term care. Medicaid will help pay for long-term care, but you must qualify by depleting your assets to qualify.

What is the difference between Disability Insurance and Long-Term Care plus Life Insurance?

Disability insurance will replace a portion of your income if you cannot work due to illness or injury. Long-Term Care plus Life Insurance will offset the costs to pay for the type of care that is required to perform every-day activities of living.

If I apply and am accepted, will rates change if I terminate employment?

No. This is individual, fully portable coverage and your rates will not change due to a change in employment status. If you leave Ramboll, you can continue paying your premiums via direct bill.

How much does coverage cost?

The rate is determined by how much coverage is selected, your age as of coverage effective date, and smoker status. For an exact quote, please contact our enrollment partner, ACSIA Partners at 888-705-0901, Monday – Friday, 7:00 AM – 5:00 PM PT. or visit <https://ramboll.yourcare360.com/enrollment/>