

Allstate Long-Term Care + Whole Life Insurance Benefit:

Plan Advantages

- **Guaranteed acceptance*** – no health questions for eligible employees
- **Cover your spouse/partner for long-term care (LTC) benefits**** – if you also enroll
- **Enroll while your premiums are at their lowest** - premiums are based on your age at time of enrollment

Please note this benefit will not replace your existing life insurance - you can be enrolled in both plans. The Allstate plan helps protect you with a long-term care event.

What is the Long-Term Care Benefit?

This benefit will help pay for services to care for you when you can no longer perform everyday activities on your own. These activities can range from help at home with meal preparation and housekeeping to personal care services like bathing, dressing, eating and moving around. Care is typically received at home, in a nursing home or in an assisted living facility, which is a home-like setting that offers safety and security.

As we age, the likelihood of needing LTC increases, and the cost of home care can exceed \$77,000/year***. Your health insurance, disability benefits and Medicare may not fully cover LTC costs. Also, LTC isn't just for the elderly. **An accident or prolonged illness means the need for LTC services can happen to anyone at any age.**

How it Works

When you enroll, you receive one policy with two benefits: long-term care protection if you need care and whole life insurance protection for your family. As long as coverage is active during this time, a benefit will always pay.

Select a benefit – employees can choose a life insurance amount between \$25,000 - \$250,000, then your LTC Benefit payout is 4% each month and your total LTC benefit pays up to 50 months. If you enroll, you may also enroll your spouse/partner.

Enroll now on the Benefits Enrollment Site or outside the L3Harris network at <http://benefits.L3Harris.com>. There will be live educational webinars on October 22, 28, 30 at 3pm Eastern. Click [here](#) to register.

Questions

If you have questions about the enrollment for the Long-Term Care + Whole life coverage, call **(855) 863-2530** from 9am-6pm, Eastern, Monday-Friday or email L3Harris@l3cpartners.com.

For questions about your existing coverage, call Allstate's Premier team at **(866-828-8501)**.

*Guaranteed acceptance applies to eligible employees aged 18-70.

**Working spouses/partners aged 18-70 have guaranteed acceptance up to \$75,000 of whole life insurance (\$3,000/month LTC benefit). Non-working spouses/partners have guaranteed acceptance up to \$10,000 of whole life insurance (\$400/month LTC benefit).

***Genworth Cost of Care study, December 2024