



LTGR *plus*[™]
A Group Long Term
Care Benefit Program



GROUP LONG TERM CARE BENEFIT PROGRAM

Member Benefit Guide

Details On Your Exclusive Benefits

YOUR COMPLIMENTARY BENEFITS ARE NOW ACTIVE

Since 1998, LTGR has been committed to helping families prepare for long-term care needs. We specialize in partnering with organizations and associations to utilize the combined purchasing power of their members, delivering unmatched solutions and group benefits that aren't available on an individual basis.

There are two components of your Group LTC benefit program:

- Complimentary care concierge services: We know from experience long-term care needs often arise suddenly, leaving families overwhelmed by decisions. We aim to ease that burden with our care concierge services, which simplify the process of finding support. By comparing facilities, offering discounts, and providing online legal tools, we remove the guesswork during difficult times—all at no cost to you. Simply call or email if someone needs help.
- Insurance Solutions: Without proper preparation, long-term care costs can place a heavy financial strain on families. Our portfolio of top-rated insurance options addresses this challenge, giving members flexible choices tailored to their coverage and budget preferences. The results? Greater peace of mind and confidence in your ability to navigate the future. However, insurance is a tool and may not be right for everyone. It's essential to plan ahead—insurance works best as a proactive, not reactive, tool.

By securing these vital resources, you have taken an important step for your family. Your Member Guide will detail all your benefits and explain how to access them.



FAMILY CARE CONCIERGE BENEFITS

Help when you or your family member needs care:



ADVICE & COUNSELING



Personal help when you need it to understand your program benefits, find care solutions or handle a care crisis.



CARE NAVIGATION



With the help of nursing home reports and expert assistance, we are equipped to guide you in identifying top-quality care solutions for yourself or a loved one.



CLAIMS ASSISTANCE



With our extensive experience and established relationships with insurance companies, we optimize the claims process for efficiency and speed, eliminating obstacles and ensuring prompt access to your benefits without delays.



MAXIMIZE BENEFITS



If you or a family member needs to utilize a policy, our team will thoroughly evaluate your coverage and ensure that you are able to take full advantage of all the benefits.



ONLINE LEGAL BENEFITS



Create the legal documents you will require during aging including Wills, Power of Attorney, Advance Directives and Health Care Proxies. Accessing the legal site requires separate activation.

CALL 844-582-7587 OR EMAIL info@ltcrplus.com

LTC FUNDING SOLUTIONS

Insurance to help protect assets, income, and pay for quality care.

YOUR MEMBER ADVANTAGES INCLUDE:



MULTIPLE CARRIERS - SHOP AND COMPARE



We monitor benefit and rate information on the top carriers in the LTC market. The program selects the best in class from these carriers and we help you find the best value.



MULTIPLE PRODUCT TYPES - CUSTOMIZE A SOLUTION TO SUIT YOUR NEEDS



Our group benefit program offers a diverse selection of individual plan types, including traditional long-term care, hybrid options with death benefits or return of premium, and annuity options. Each plan provides varying levels of coverage and costs, ensuring a range of options to meet your individual needs.



EXCLUSIVE GROUP DISCOUNTS - SAVE THOUSANDS OF DOLLARS OVER THE LIFE OF YOUR POLICY



Being a part of your group grants you access to exclusive discounts on certain products, which could potentially result in savings of thousands of dollars.



UNDERWRITING /AGE FLEXIBILITY - FIND ALL THE BEST OPTIONS IN THE MARKET



There are new solutions in the market and the program now offers a wide range of products accessible to individuals who may not have met the health criteria before. Additionally, these new options provide a wider range of age coverage and lower prices.



LIFETIME ADVOCACY - SUPPORT BACKED UP BY YOUR ORGANIZATION



Buying coverage through your group program provides the added comfort of having an advocate for the life of the policy.

INSURANCE CAN BE AN IMPORTANT TOOL TO HELP WITH THE CHALLENGES OF LONG-TERM CARE.

NEXT STEPS

Evaluate what plans cost and what they cover:

To assist you in assessing the costs and coverage of various plans, you will have access to our **Long-Term Care Funding Research Center**. Additionally, we will assign you a state-licensed LTCR Advisor.

Your initial confirmation email will include a link to our resource page, featuring an online rate calculator and other tools to help you explore costs and benefits.

Once an LTCR Advisor has been assigned to you, they will send an introductory email with their contact information. You can then begin an email conversation, call them directly, or schedule a call using their online calendar. Your LTCR Advisor will cover the specific options in your state and email detailed quotes for your review.

If you find a solution that make sense for your situation, your Advisor will help you with all steps of the application process.

Top Rated Insurance Carriers Include:



FIND OUT IF THERE IS A SOLUTION THAT WORKS FOR YOU.

Your assigned LTCR Advisor is an expert on the plans available in your state.

LEVERAGE OUR EXPERTISE TO MAKE YOUR LIFE EASIER

Your group long term care benefit program can help you and your family answer important questions:

- What are our options to financially plan for care?
- Who do we call when someone needs care?
- What kind of care do we need?
- Where do we find quality care?
- Which care facility is better?
- How do we file a claim?
- What benefits are in this policy?
- What legal documents do we need?

MEMBER REVIEWS:



Finding the right long-term care options can be totally confusing. My family was trying to figure things out for my uncle. They had selected a facility and we were ready to move him in. The research online seemed to indicate the facility was of solid quality. Thankfully, with the Navigation benefit, I was able to research that facility and others. I learned that they were not nearly the quality we desired and found three better alternatives.

- **Jodi H. Wayne, NJ**



When my mother's health was declining, we realized she did not even have a Will. The LTCRplus Legal resource helped us create a valid Will, plus a Medical Directive for her, and it didn't cost us a dime. I was able to share these documents with my husband and my sister in another state so they could review it. Thanks for this great benefit. It helped to ease the legal burden for our entire family.

- **Kristi B. Grosse Pointe Woods, MI**



We were able to shop the market and compare the different solutions including plans with a special discount through our alumni association. Best of all, the vast majority of the process could be completed via phone and email.

- **Joseph & Caroline A. Wexford, PA**



ABOUT US

Long-Term Care Resource is a national agency that focuses on long-term care insurance and support. With a 25-year track record of assisting over 500,000 individuals in planning for their future care, we have created your Group Long-Term Care Benefit Program based on industry expertise and personal experiences. **We are dedicated to helping families navigate their long-term care needs.**

If you have any question about your LTGR*plus* benefits, call or email.

Phone: 1-844-LTC-Plus (1-844-582-7587) • E-mail: info@ltdr.com

I'd like to personally thank you for activating your benefits. If you have any questions or would like any additional information, please feel free to call me directly on my personal hotline at 1-800-298-9208 or email me at ceo@ltdrplus.com. We look forward to assisting you with your planning needs.



Rick Leonard
Owner at LTGR



LONG-TERM CARE RESOURCES



American Institute of Professional Association Group Insurance Administrators



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