

# Group Life Insurance

with Accelerated Death Benefit for Long Term Care Rider



## 7 out of 10

people will need long-term care in their lifetimes<sup>1</sup>

The monthly median cost for a nursing home is

**\$7,756<sup>1</sup>** Per Month  
**= \$93,072** each year

On average, people requiring long-term care need services for

## 2 to 4 years<sup>2</sup>



Under certain conditions, **MEDICARE** will pay a portion of the expenses for the first **100 days**

calendar

s	m	t	w	t	f	s
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

After day 100, you or your family could be left with **out-of-pocket expenses** each month!<sup>3</sup>



**A simple way to protect your family's future** is to enroll in Group Whole Life Insurance with an Accelerated Death Benefit for Long Term Care Rider\*

### Advantages:

- Use your death benefit while you're alive to help offset the costs of long-term care services
- Rider rates are based upon age as of coverage effective date
- No medical questions to answer
- Portable coverage



## Here's how the coverage works:



John enrolls in **\$40,000** of Group Whole Life Insurance with the Accelerated Death Benefit for Long Term Care Rider during his employer's open enrollment.



John is certified chronically ill and requires **long-term care services at home**.



John files a claim. His Group Whole Life coverage begins sending him **\$1,600\*\*** each month for up to **25 months**.



<sup>1</sup>Genworth Cost of Care Survey 2020, Nursing Home Facility, Semi-private room. <sup>2</sup>LongTermCare.gov - How Much Care Will You Need? <sup>3</sup>Medicare.gov - Skilled Nursing Facility Care.

\*The Accelerated Death Benefit for Long Term Care Rider is available under the **Group Whole Life Insurance** coverage. \*\*4% of his life insurance amount.

ABJ36887PA. This flyer is for use in enrollments situated in PA and is incomplete without the accompanying brochure. This material is valid as long as information remains current, but in no event later than September 1, 2026. Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. The Accelerated Death Benefit for Long Term Care Rider is provided under form GWPLTC and GWPLTC1, or state variations thereof. • Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). The coverage has exclusions and limitations and may have variations by state. For specifics about your coverage, costs and complete details of the coverage, refer to the product brochure or contact your Allstate Benefits Representative. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com