



Genworth®
Financial

LONG TERM CARE BUSINESS SOLUTIONS

FLEXIBLE, AFFORDABLE MULTI-LIFE INSURANCE PROGRAM NOW AVAILABLE FOR BUSINESSES

*Underwritten by
Genworth Life
Insurance Company*

*Richmond, VA
and in New York*

*Genworth Life
Insurance Company
of New York*

*New York, NY
Administrative Office:
Richmond, VA*

Long Term Care Business Solutions provides a whole new level of flexibility within a group product offering, making it easier for you, the employer and the employee. The three key areas you requested were:

Case Management

We have built a dedicated Special Operations Team to focus on Case Management through the entire lifecycle of the employer case. This includes Implementation Specialists that are directly accessible to you and offer one stop service from Case Set-Up through Billing.

Simplified Underwriting

Offered to employees in a 100% Employer Paid Program. There are a total of three questions. If the eligible employee answers no to questions 1 and 2, is within Genworth Life's Height and Weight guidelines, and is actively at work, he or she receives coverage. It's that simple — no medical records, phone interviews, or face to face meetings.

A Full Featured Product

- Monthly Maximums (\$1,500 - \$12,000*)
- Benefit Periods (2, 3, 4, 5, 6, 8, 10, Lifetime*)
- Inflation (5% Full & 3% Full Compound, 5% Equal, none)
- Privileged Care Coordination®
- Nursing Facility Care
- Assisted Living Facility Care
- Home and Community Care (Formal & Informal)
- 0 Day Home Care Elimination Period
- 7 & 10 Year Survivorship (Optional Rider)
- Payment Options
- Couples Discount
- Multi-Life Discount
- Preferred Health Discount (for Voluntary Programs)
- No reduction in commissions with cases starting with as few as 3 issued employee lives

* Simplified underwriting limits up to \$9,000/month and up to 5 year Benefit Multiplier.

Note: Available options must fall within the plan designs available under the Group Policy issued to the employer.

For more information call your Genworth LTCI Sales Team.

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