



RESCUE Your Business Profits

By Elise and Edwin Roberts, CLTC

Over the past year, Mary has readjusted her work schedule multiple times, so she can care for her aging mother who has had a stroke. But she is still frequently late to work and has several workday interruptions that affect her productivity. As her boss, you've accommodated Mary's requests since she used to be a star employee. But it's affecting your company's revenue. Today, Mary quit

By offering long-term-care (LTC) insurance benefits to your employees, you may be able to rescue your business from the high costs associated with employee caregiving, like increased time-off, lower productivity, and terminations or reductions in work hours. LTC insurance helps your employees and their family members by paying for the expenses associated with LTC services.

Someone may require LTC services if they can't perform

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her job to care for her mother full time. Now, you have to hire and train someone new—costing you even more money. How can you possibly stop this situation from occurring again in the future?

daily tasks, like eating, dressing, bathing or toileting, due to physical and/or cognitive limitations from an accident, chronic illness, disability or simply aging. LTC insurance covers the costs of providing these services—from in-home

care to skilled nursing facility care.

Many employers recognize that LTC insurance is a value-added option to their company's benefits package. LTC insurance can help you recruit and retain talented workers who may need this coverage for themselves or a loved one in the future. Plus, it shows your employees that you care by protecting their hard-earned money against future LTC expenses.

You determine who will participate—you (the owner), key staff, all employees, spouses/life partners, other family members. You decide if the company pays all, a percentage or a portion of the premium—or does the employee pay 100%?

There are numerous decisions you'll need to make. So, it's important that you work with knowledgeable LTC insurance professionals who can guide you through the process. With 25 years of experience in insurance and financial services, Elise and Ed Roberts can help you make these decisions and design a LTC benefit plan that best meets your company's needs. Plus, for employees, tax-qualified LTC insurance premiums paid by their employer are generally not taxed as income; and these same premiums are generally deductible to the employer paying them. There may also be tax advantages for LTC premiums paid by a business for its owners who work in the business. You will need to talk to your tax advisor for specific guidance on the tax treatment of long-term care insurance paid by a business.

By offering a LTC insurance benefit, you may be able to save some of your company's profits from high employee absenteeism and turnover while strengthening the employer-employee bond. Contact us at yourltcresource.net or by calling 317-730-5336.

DID YOU KNOW?

Adults 18 to 64 years old comprise 40% of people currently receiving LTC.¹

Over 70% of people over age 65 will need some form of long-term care.

¹ National Clearinghouse for Long-Term Care Information, U.S. Department of Health and Human Services, 2010.



Edwin and Elise Roberts, CLTC, are the founders of the locally based Your LTC Resource, Inc. Their certification underscores 25 years of work in the insurance and financial services industry.

The American Association of Long-Term Care Insurance named Elise as a top long-term care specialist statewide, number one in Central Indiana, and among the top 35 nationwide for 2012.

The best part of their work is the relationships created from sharing, growing and developing people's understanding of long-term care.

Learn how your company can attract and retain valuable employees by offering LTC insurance as part of your comprehensive benefits plan. Order your free benefit rescue kit today!

Contact us at 317-730-5336 or at info@yourltcresource.com.



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"Protecting Dignity, Insuring Choice™"

