



# TEAMSTERS

## Executive Summary: Whole Life with Long Term Care

### Key Features

- Long Term Care benefits are payable when a member is certified as chronically ill
- No medical questions required to enroll at initial enrollment
- Benefit options from \$10,000 to \$200,000 are available to members
- Spouse and Child coverage options are available
- Premiums are guaranteed to never increase once enrolled
- Policies build a guaranteed cash value on premiums paid
- Coverage is portable and can be maintained after employment ends

### WHOLE LIFE WITH LONG TERM CARE BENEFITS

#### Coverage

Group Whole Life Insurance with Long Term Care provides a lump-sum cash benefit upon the death of the insured along with additional living benefit options when a member requires long-term care services. Whole Life Insurance protects you and your family in three different ways:

1. **Traditional Whole Life Insurance** – When you pass away, your beneficiaries receive a death benefit as a lump-sum cash payment.
2. **Long-Term Care Services** – If you become ill, you can draw funds from your policy to receive monthly payments for long-term care services.
3. **Accumulated Cash Value** – If you encounter a financial emergency and need cash, you have the option to withdraw or borrow funds from your cash balance.

#### Additional Benefits

- Access to the death benefit while living to help offset the costs of long-term care services
- 6% of the death benefit is payable monthly for up to 34 months
- Qualified long-term care services include both in-facility and in-home care
- Restoration of Benefits restores the death benefit and cash value to the pre-acceleration amounts, and Extension of Benefits extends the death benefit for a period equal to the original benefit term



#### Long Term Care with Restoration & Extension

**John has been diagnosed as chronically ill by a licensed health care practitioner, and now he needs long-term care services to help him recover.**

*Policy Face Amount = \$100,000*

*Long Term Care Benefits (17 Months @ 6% per month = \$100,000)*

*Extended Long Term Care Benefits (Additional 17 Months @ 6% per month = \$100,000)*

*Total Long Term Care Benefits (34 Months) = \$200,000*

*Restoration Long Term Care Death Benefit = \$100,000*

*Total Death Benefit Remaining = \$100,000*

# Did You Know?

## 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** Per Month<sup>1</sup> = **\$93,072** Per 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. After day 100, you or your family could be left with out-of-pocket expenses each month<sup>3</sup>



<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

Please see Allstate Benefits proposal for additional coverage details, exclusions and limitations.



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[www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)

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**This material is valid as long as information remains current, but in no event later than May 15, 2026.**

Benefits are provided under policy form GWLP, or state variations thereof. The policies have exclusions and limitations, may have reductions of benefits at specific ages, may vary by state, may not be available for sale in all states, and are underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). For costs and complete details, contact your Allstate Benefits Representative.



**Group Whole Life with Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider**



Whole Life Insurance with Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider from Allstate Benefits provides 3 different benefits:

- 1) Nursing Home or at Home Care for daily living costs. Paid out monthly advance at 6% of the death benefit. Even if you use your long term care benefits, the death benefit will still pay the full pre-acceleration amount.
- 2) Cash Value available once accumulated.
- 3) Death Benefit for entire life

Family Coverage Available.

Example rates on this page.

[Click to Enroll Now](#)

Monthly Rates (Non-tobacco)						Cash Value at age 65*						
Benefit Amount						Benefit Amount						
						\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000		
Age	20	\$ 5.52	\$ 11.03	\$ 16.56	\$ 22.07	\$ 27.59	\$ 3,479.00	\$ 6,957.00	\$ 10,436.00	\$ 13,914.00	\$ 17,393.00	
	30	\$ 6.93	\$ 13.87	\$ 20.80	\$ 27.73	\$ 34.67	\$ 3,214.00	\$ 6,427.00	\$ 9,641.00	\$ 12,855.00	\$ 16,069.00	
	40	\$ 11.81	\$ 23.62	\$ 35.43	\$ 47.23	\$ 59.04	\$ 2,782.00	\$ 5,565.00	\$ 8,347.00	\$ 11,130.00	\$ 13,912.00	
	50	\$ 21.07	\$ 42.15	\$ 63.23	\$ 84.30	\$ 105.38	\$ 2,042.00	\$ 4,084.00	\$ 6,125.00	\$ 8,167.00	\$ 10,209.00	
	60	\$ 42.21	\$ 84.42	\$ 126.63	\$ 168.83	\$ 211.04	\$ 1,867.00	\$ 3,733.00	\$ 5,600.00	\$ 7,467.00	\$ 9,334.00	
	70	\$ 97.60	\$ 195.20	\$ 292.81	\$ 390.40	\$ 488.00	\$ 2,974.00	\$ 5,947.00	\$ 8,921.00	\$ 11,895.00	\$ 14,869.00	
						Cash Value after 10 years*						
						\$ 1,867.00	\$ 3,733.00	\$ 5,600.00	\$ 7,467.00	\$ 9,334.00		

Coverage issued up to age 70, continues to age 95.

Monthly Rates (Tobacco)						Cash Value at age 65*						
Benefit Amount						Benefit Amount						
						\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000		
Age	20	\$ 9.10	\$ 18.20	\$ 27.31	\$ 36.40	\$ 45.50	\$ 4,373.00	\$ 8,745.00	\$ 13,118.00	\$ 17,491.00	\$ 21,864.00	
	30	\$ 11.39	\$ 22.79	\$ 34.18	\$ 45.56	\$ 56.96	\$ 4,043.00	\$ 8,085.00	\$ 12,128.00	\$ 16,170.00	\$ 20,213.00	
	40	\$ 18.46	\$ 36.92	\$ 55.38	\$ 73.83	\$ 92.29	\$ 3,487.00	\$ 6,974.00	\$ 10,460.00	\$ 13,947.00	\$ 17,434.00	
	50	\$ 31.72	\$ 63.43	\$ 95.16	\$ 126.87	\$ 158.59	\$ 2,533.00	\$ 5,065.00	\$ 7,598.00	\$ 10,130.00	\$ 12,663.00	
	60	\$ 57.43	\$ 114.87	\$ 172.30	\$ 229.73	\$ 287.17	\$ 2,065.00	\$ 4,130.00	\$ 6,196.00	\$ 8,261.00	\$ 10,326.00	
	70	\$ 117.91	\$ 235.82	\$ 353.73	\$ 471.63	\$ 589.54	\$ 2,957.00	\$ 5,914.00	\$ 8,871.00	\$ 11,828.00	\$ 14,785.00	
						Cash Value after 10 years*						
						\$ 2,065.00	\$ 4,130.00	\$ 6,196.00	\$ 8,261.00	\$ 10,326.00		

Coverage issued up to age 70, continues to age 95.

Monthly Child Term Rates				
Benefit Amount				
24 hours - 18 yrs, or 25 if full time student	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000
	\$ 2.28	\$ 4.55	\$ 6.83	\$ 9.10

\*Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

**Exclusions and Limitations**

**Pre-Existing Condition Limitation for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Riders** - Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

**Exclusions for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Riders** - Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

**Suicide Exclusion for Group Whole Life, Children's Term Rider** - If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Children's Term (GWPCT); Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1). This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

