



Life Insurance with Long-Term Care



What is Life Insurance with Long-Term Care?

Life Insurance with Long-Term Care provides lifelong protection with flexible premiums. It is one policy with two benefits – life insurance coverage and long-term care benefits if you need them.

Program Highlights

- Elect coverage for yourself and your dependents
- Flexible permanent insurance designed to last a lifetime
- Benefits for long-term care services such as home health or nursing home care – you can access 4% of the selected life benefit per month if you need long-term care
- Death Benefit is guaranteed 100%. While the policy is in force, the death benefit is guaranteed for the longer of 25 years or through age 70
- Even after age 70, when income is less relied upon, the death benefit is guaranteed to never be less than 50% of the original death benefit, up to \$50,000

During your new hire enrollment period only, **you can elect coverage without answering medical questions!**

Visit our benefit website at loanDepot.MyBenefitsLibrary.com to learn more!

How to Enroll

Scan the QR Code and fill out the request form If you are interested in learning more about the Chubb Life Insurance with Long-Term Care voluntary benefit. A benefit counselor will call you within 72 business hours at the phone number you provide to discuss this plan offering, answer any questions you may have, and assist you and your dependent(s) in selecting the coverage best suited for you and your family.



 SCAN ME

New York employees must self-enroll at chubb.benselect.com/loandepot