



REYES FAMILY OF BUSINESSES

# NEW BENEFIT!

## LONG TERM CARE COVERAGE AND PERMANENT LIFE INSURANCE

Learn more!



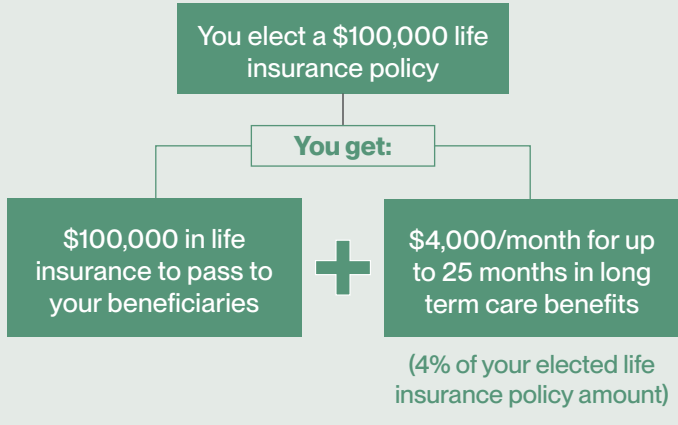

### Improve your financial wellbeing!

The cost of long term care is staggering and can quickly add up. Long Term Care coverage provides peace of mind and financial protection if you need care for an extended time. It helps you pay for expenses like home care, adult day care, assisted living and a nursing home.

### HOW DOES IT WORK?

- Enroll during the special enrollment opportunity from **March 20 to April 7** for coverage effective May 1, 2023; your coverage is portable and will stay with you, at the same cost, if you leave the company.
- Select your amount of life insurance coverage; your cost is based on your age at enrollment and is designed to remain the same for the life of your policy. When you enroll, your Long Term Care coverage is automatically included.
- When you need long term care, your benefit is paid to you monthly as 4% of your life insurance amount for up to 25 months.
- The full amount of your life insurance policy is passed to your beneficiaries, even if you received long term care benefits.

### SEE HOW IT ADDS UP – AN EXAMPLE



### Enroll March 20-April 7!

If you enroll in Long Term Care coverage from **March 20 to April 7** your **coverage is guaranteed** (up to \$125,000). If you enroll outside of this special enrollment opportunity, coverage is not guaranteed and you will need to answer medical questions/show proof of good health.

*This benefit may satisfy pending state legislation that could require long term care coverage for employees.*

LEARN

