

Making the Long-Term Care (LTC) Decision



Because LTC is lifetime protection, here are some questions to consider when comparing the Washington Cares Fund payroll tax with Chubb individual coverage plan



How does long-term care (LTC) insurance fit into your current budget and long-term financial plan?

Insight



Buying more insurance protection might make sense if you anticipate having assets to protect from the high cost of LTC services in the future



Do you anticipate remaining in the State of Washington for your career? What happens to each plan when you move?

Insight



If you are nearing retirement or are likely to move out of state in the future, the portability of the Chubb individual policy might make sense for you



How do the costs of the State program and the Chubb insurance compare?

Insight



The comparison will vary by individual. You'll need to look at your current and future salary to evaluate the State program cost and look at your age and nicotine status to evaluate the Chubb insurance option.

SPECIAL ENROLLMENT: August 23 - September 10

Get more information about enrollment and Long-Term Care decision support at: www.benefitsquest.com/cos