



Coming Soon!

OPEN ENROLLMENT
October 26 2026 –
November 9, 2026

Chubb Term Life with Long Term-Care Insurance

VERY IMPORTANT

If you were hired on or after November 1, 2025, this is your one time to enroll without health questions; therefore, you are encouraged to review your options or reach out to a representative for more information.

*For additional information, or to schedule a call with a specialist, please scan the QR codes below.

Did You Know?

- 70% of Americans over 65 will need long-term care services (US Dept. of Health & Human Services)
- Average annual nursing home cost: \$114,975 (Genworth 2025 Study) In-home health aid cost: 80,080 per year (Genworth 2025 Study)

How to Prepare:

- Review your options by November 9, 2026
- **Guaranteed Issue** (No Medical Questions) for employees ages 19-70 Available only during this enrollment!
- **Coverage options:**
 - Up to \$150,000 Life / \$300,000 Long-Term Care for employees



SPRINGPOINT

CHUBB®



LEARN MORE

Scan the QR code to the left for FAQs, brochures, rates, and more!

SCHEDULE A CALL WITH A SPECIALIST

Scan the QR code to the right to meet with a specialist for questions



Chubb Term Life with Long-Term Care

7 out of 10 people will need long-term care in their lifetime

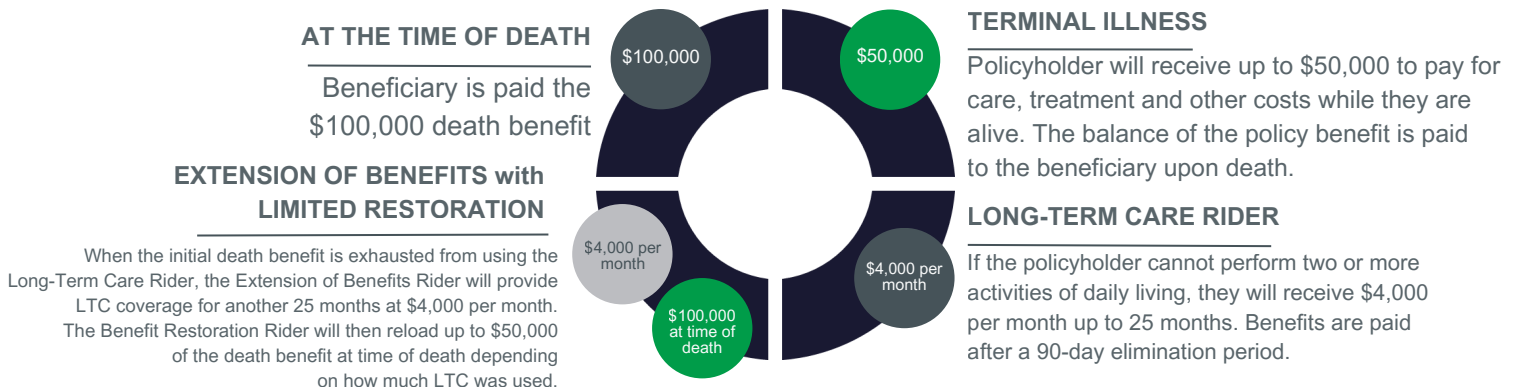


Median cost for a nursing home =
\$9,581 month
\$114,975 per year

On average, individuals needing long-term care require services for 2 to 4 years

Under certain conditions, Medicare covers part 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

How it Works Example:



Base Plan/LTC
\$100,000

Extension of Benefits:
\$100,000

Benefit Restoration:
\$50,000

Total Value:
\$250,000

****Full utilization of the Extension and Restoration riders can DOUBLE product value****

Preferred Underwriting Offer for Employees of Springpoint Senior Living

Guaranteed Issue Ages 18-70, Ages 71-80 Simplified Issue Only

Enrollee	Guaranteed Issue		Simplified Issue	
	Life	Long-Term Care	Life	Long-Term Care
Employee (Ages 19-70)	Up to \$150,000	Up to \$300,000	Up to \$225,000	Up to \$450,000
Employee (Ages 71-80)	N/A	N/A	Up to \$50,000	Up to \$50,000
Spouse - MGI (Ages 19-60)	Up to \$25,000 (lesser of 50% of employee amount)	Up to \$50,000	Up to \$112,500	Up to \$225,000



Scan the QR code with your phone's camera to schedule a call and learn more about your options