

Multi-life at a glance

A quick reference sheet for all of your multi-life long term care (LTC) questions



Carrier/ Type of Product	LifeSecure LTC 3.0	Mutual of Omaha Association	Mutual of Omaha Common Employer Discount	National Guardian Life Association	National Guardian Life Worksite Program	Nationwide CareMatters	Lincoln MoneyGuard	OneAmerica AssetCare
Traditional or Linked Benefit/Hybrid	Traditional	Traditional	Traditional	Traditional	Traditional	Linked Benefit/Hybrid	Linked Benefit/Hybrid	Linked Benefit/Hybrid
Underwriting	Full* and simplified** underwriting	Full* Underwriting	Full* underwriting	Full* underwriting	Full* underwriting	Simplified** underwriting	Simplified** underwriting	Full* and simplified** underwriting
List Bill Options	Yes, 5 policies direct bill or EFT	None Direct bill or EFT	None Direct bill or EFT	Yes, 2-5 policies Direct bill or EFT	Yes, 2-5 policies Direct bill or EFT	Yes, 5 policies Direct bill or EFT	Yes, 5 policies Direct bill or EFT	Yes, 5 policies Direct bill or EFT
Premium Options	Life pay	Life pay	Life pay	Single pay 10-pay Life pay	Single pay 10-pay Life pay	Non-NY: Single pay, 5-pay, 10- pay, pay to 65, pay to 100 New York: Single pay, 5-pay, 10-pay only	Single pay Flex pay (Greater of 10 year or to age 70, could be lower for higher ages)	Single pay 5-pay 10-pay 20-pay Pay to 95
Multi-Life Discount (Full-time employees or members)	Uni-sex rate pricing 10 members No minimum application total	5% discount for members and spouse Sex distinct pricing Minimum of 100 members (Association must have been in existence for at least two years, and must have members who pay dues or fees on a regular basis.) No minimum to start, 12 applica- tions/year necessary to maintain annual program discounts.	5% discount for employees and spouse Sex distinct pricing Five employee minimum at the company and five submitted applications	Uni-sex rate pricing 10 members No minimum application total	Uni-sex rate pricing Five employee minimum Application minimum dep- endent upon worksite state (can vary from two - five issued policies.)	Not applicable/ not available	Not applicable/ not available	Not applicable/ not available
Notes	Simplified underwriting is avail- able for groups with a minimum of 10 applications Not available in CA, FL, IN, NY, or VT	eApplication available Available in NY and CA	eApplication available Available in NY and CA	Five employee minimum Not available in NY	Not available in NY	Available in NY and CA as Nationwide CareMatters All other states: CareMatters II	Not available in New York. CA: the fixed product is MoneyGuard II All other states: MoneyGuard Fixed Advantage	Not available in NY Joint policies and lifetime benefits available

Commission reductions for Sponsored Group Programs are industry standard and subject to change. Varies by state.

* Full Underwriting involves phone interview, medical records, prescription drug and MIB check, and cognitive screen over age 60. An exam may be required at carrier discretion.

** Simplified Underwriting doesn't require APS or labs



Contact GPAgency at 800.283.8376 to learn more about multi-life long term care.



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