



ALEXANDER & BALDWIN, INC.

Long Term Care Insurance

Congratulations! As a benefit eligible employee, Alexander & Baldwin will provide you with a long term care insurance policy on January 1, 2018. You will have an opportunity to purchase additional coverage to suit your financial needs. Family members can also participate and be directly billed at home. Learn more about your options by visiting www.AlexanderBaldwinLTC.com

Significantly discounted Long Term Care Insurance for you and your extended family is being offered through a leader in the LTC market. If you qualify, it is likely your least expensive alternative for LTC Insurance.

Application Age	Current Market Rate* (Married, Spouse Not Applying) Monthly Rates		Alexander & Baldwin Employee's Monthly Unisex Rates
	Male	Female	
30	\$53.90	\$82.14	\$18.40
40	\$62.40	\$95.09	\$29.60
50	\$86.55	\$131.84	\$46.80
60	\$140.43	\$213.97	\$94.80

*Comparison based on \$4000 per month, 6 year duration, No inflation Protection

Learn more and share this information with your **extended family, including:**

- Spouse
- Parents (& In-laws)
- Grandparents (& In-laws)
- Employee's Siblings & their Spouses
- Employee's Adult Children & their Spouses
- Employee's Spouse's Siblings & their Spouses

Issue Ages 18-80

Family includes natural/adoptive/step relationships
Extended family members are subject to Evidence of Insurability. For actual contract terms refer to carrier plan details

Tell your extended family about this opportunity!

This program has features not often found in today's individual market including:

- **Employer paid base plan-** \$36,000 Lifetime Benefit (\$1,000/month x 3 years, no inflation), effective Jan. 1, 2018.
- **Unisex pricing** – same aged males and female pay the same price. In today's individual market, most female rates are 50-100% more expensive than male rates.
- **Guarantee Issue (up to certain limits)** – Most individual policies today are requiring medical underwriting that includes attending physician statements, blood draws, urine samples on every applicant. The plan through Alexander & Baldwin will offer new entrants a one-time "no medical questions" opportunity to purchase additional coverage in January 2018 (up to certain limits).
- **Informal Home Care - Friends and family** can provide care and receive payment through optional plan enhancements.
- **Portable** – Take this policy with you when you leave.

What is Long Term Care?

Long Term Care is care received at home or in a facility (nursing home or assisted living facility) that provides assistance with Activities of Daily Living (ADL's) like bathing, dressing, continence, eating, toileting or transferring or providing assistance because of severe cognitive impairment such as Alzheimer's or Dementia.

www.AlexanderBaldwinLTC.com

Learn More or Have Questions? Call AGIS Network at (877) 485-2318



ALEXANDER & BALDWIN, INC.

Caregiving Exchange

The best source for your caregiving and long term care needs

Helping family or friends? Learning more about family caregiving can prevent a crisis or help you better manage one you are already in. Learn more at www.AlexanderBaldwinLTC.com

Alexander & Baldwin understands how complicated a life of a caregiver can be; that's why we have invested in a resource to help you be prepared and address this predictable crisis.



Please explore and share these discounted products, services or checklists and educational materials.

<p>LONG TERM CARE INSURANCE PLAN</p> <ul style="list-style-type: none"> Discounted LTC Insurance for Alexander Baldwin Employees & Family Sample Rates & Eligibility Videos <p>Apply</p> <p>LEARN MORE</p>	<p>CAREGIVER MALL</p> <ul style="list-style-type: none"> 5% Exclusive Network Discounts Innovative Products for Caregivers & Seniors Home Safety Equipment Bathroom Safety Tools Caregiver Supplies Adaptive Equipment <p>LEARN MORE</p>	<p>FREE CHECKLISTS</p> <ul style="list-style-type: none"> General Caregiving Legal & Financial Help for the Family Caregiver Assessments Planning Worksheets And more... <p>LEARN MORE</p>	<p>FREE CAREGIVING RESOURCES</p> <ul style="list-style-type: none"> Caregiving 800-Hotlines Caregiving Learning Center <ul style="list-style-type: none"> Practical Caregiving Balancing Work & Caregiving Find Facilities & Services Nationwide <p>LEARN MORE</p>
<p>CAREGIVER REPLACEMENT SERVICES</p> <ul style="list-style-type: none"> Part-Time Caregivers Full-Time Caregivers Geriatric Care Managers Senior, Pet & Childcare <p>LEARN MORE</p>	<p>EMPLOYEE ASSISTANCE PROGRAM</p> <ul style="list-style-type: none"> Stressed With Caregiving at Home or at Work Personal Well-Being Concerns Family & Eldercare Issues Need Help Recognizing or Addressing Depression Drug, Alcohol, or Eating Concerns Contact a Counselor <p>LEARN MORE</p>	<p>MEDICARE SUPPORT & GUIDANCE</p> <ul style="list-style-type: none"> Unbiased Information for Medicare Plans and Purchasing Medicare Prescription Plans (Part D) Medicare Supplements Supported by National Council on Aging & Their Partners <p>LEARN MORE</p>	

www.AlexanderBaldwinLTC.com

- Caregiver Mall – discounts on unique caregiving products
- Locate formal or informal care providers
- Learn More about Financing Care & Discounted Insurance
- Utilize Helpful Checklists
- Online Care Groups