



National Guardian Life Insurance Company (NGL)
Home office: Madison, WI
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4343
Phone: 888.505.2332 Fax: 818.887.4595
www.ngl-essentialtc.com

Employer Group rate class replaces Employer Group premium discount in the District of Columbia

Effective September 25, 2020

The Employer Group rate class, which is priced on a unisex basis, will replace the Employer Group premium discount in the District of Columbia.

The Employer Group rate class is a unisex rate class, which means that individuals, regardless of gender, who are age nearest the same age, would pay the same premium for the same plan design. Similarly, joint applicants will pay the same Employer Group rate class premium based upon the nearest age of the older of the two joint applicants. To qualify for a joint policy, both applicants must be age nearest 40 to 79. Unlike the Employer Group premium discount, there is no commission reduction for offering the Employer Group rate class.

With this release, the Employer Group rate class will now be available in 45 states and the District of Columbia. See the [State Variation Listing](#) for availability.

Transition Information

Applications in the District of Columbia that are dated prior to September 25, 2020 will continue to utilize the current application form, and applicants under an approved employer group will continue to receive the Employer Group premium discount.

Effective Friday, September 25, 2020, revised application forms including the Employee Certification will be available on the [Agent Resource Center](http://www.ngl-essentialtc.com) (www.ngl-essentialtc.com), and also on the E-APP process.

The following is a summary of the application form changes for the District of Columbia:

District of Columbia

Form Name	New Form #	Replaces	Description
Application for Individual Long Term Care Insurance	NLTC100A-1-DC	NLTC100A-DC	Required new application
Certification for Eligibility of Employer Group Rate	NLTC-ERCERT-RATE	NLTC-ERCERT	Must be submitted when applying under the Employer Group rate

The new application forms are to be utilized for all EssentialLTC District of Columbia applications with an application date of September 25, 2020 and after.

The Employer Group rate class should be checked in all circumstances when applying under an approved employer group in the District of Columbia. The Preferred Plus, Preferred and Standard rate classes are not available when applying under the Employer Group rate class.

EssentialLTC Illustration update

The EssentialLTC illustration software will be revised to include the Employer Group rate class in the District of Columbia, and will be available on Friday, September 25, 2020. Illustrations that were saved prior to the release of the Employer Group rate class that had originally included the Employer Group premium discount in these states will need to be manually adjusted to reflect the Employer Group rate class.

Existing Employer Groups

The Employer Group rate class will apply to all new applicants under existing employer groups in the District of Columbia. Existing EssentialLTC policyholders who received the Employer Group premium discount will not be impacted.