

OneAmerica® offers Care Solutions designed to provide financial security for families, particularly in the context of long-term care (LTC). The policy emphasizes the importance of planning for potential future LTC needs, as statistics indicate that 52% of individuals turning 65 will require some form of LTC. The Care Solutions products are based on whole life insurance and aim to help policyholders maintain control over their care, preserve their independence, protect their family from financial burdens, and ensure their assets are not depleted by care costs. The suite includes tax-free LTC benefits, a death benefit, and the option to have premiums returned. Coverage extends beyond traditional nursing home care to include various types of assistance, such as home health care and hospice services.

Key guarantees of OneAmerica Care Solutions include stable premiums that never increase, LTC benefits that never decrease, cash value growth, and the availability of death benefits if LTC is not utilized. The policyholder can customize their protection through options like joint protection for couples, inflation protection, and a Long-Term Care Benefits Continuation Rider, which ensures coverage for a lifetime. The Claims Concierge service is available to assist policyholders in navigating claims and understanding their benefits, thereby reducing stress during critical times.

To initiate coverage, individuals are encouraged to consult with a financial professional to determine the best product and funding options tailored to their unique needs. Funding can be sourced from current income or existing assets, with flexible payment options available. The policy is underwritten by The State Life Insurance Company, which has received high ratings from A.M. Best and Standard & Poor's, reflecting its financial stability and commitment to policyholders. However, it is important to note that the policy has exclusions and limitations, and eligibility for benefits requires the insured to be chronically ill and receiving qualified LTC services as prescribed by a licensed healthcare practitioner.