The Commission on INDEPENDENT Colleges & Universities in New York

2026 SUMMER WEBINAR SERIES

Enhancing Your Benefits Package with No-Cost Long-Term Care Offering

JULY 16, 2026

STAYING AHEAD OF THE LONG-TERM CARE CRISIS

CASE STUDY & TESTIMONIAL FROM NATALIE RICE AT POINT PARK UNIVERSITY

BROUGHT TO YOU BY THE VOLUNTARY BENEFITS SHOP

SPECIAL THANKS TO TODAY'S GUEST PANELIST, NATALIE RICE FROM POINT PARK UNIVERSITY!!

THE VB SHOP

POINT PARK UNIVERSITY RESULTS

Total Eligible Employees: 450
Employees Completed: 304
Completion Percentage: 71%
Employees Enrolled: 47

"The VB Shop led a highly successful rollout of the Standard Life and LTC program through the AICUP coalition, combining a smooth implementation process with clear, employee-centered results. The roll-out was thoughtfully executed, highly collaborative, and impactful for our employees."

- Natalie Rice, Point Park University

THE VOLUNTARY BENEFITS SHOP

The Voluntary Benefits Shop specializes in Life Insurance with Long-Term Care benefits, helping employers and benefits brokers offer meaningful protection to their workforce. We partner with top carriers to deliver premium products at competitive rates, backed by industry-best underwriting. Our workplace solutions provide employees with the flexibility to address two critical needs—life coverage and long-term care—in a single policy. Let us help you support your team's future with confidence.

Learn more today!

THE VB SHOP

Matt Dipasquale, Partner

mdipasquale@thevbshop.com

443-695-5969

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Bill Spiro, Director of Marketing

bspiro@thevbshop.com

443-760-4258

www.thevoluntarybenefitsshop.com

THE FOUR PHASES OF LIFE

Childhood – Being Taken Care Of

As children, we rely on our parents or caregivers for support, protection and care.

Young Adulthood – Preparing for Independence

We pursue education, careers, and opportunities that position us to eventually take care of ourselves.

Adulthood – Building Your Nest Egg

We begin taking care of ourselves and our families while working, saving, and preparing for retirement.
Over time, we build a nest egg intended to support us later in life.

Retirement – Utilizing & Protecting What You Build

Retirement is meant to be enjoyed using the savings you spent years building. But unexpected long-term care needs can quickly impact those assets, making protection planning part of preserving retirement security.

BIGGEST RISKS TO YOUR RETIREMENT ASSETS

The biggest threats to retirement assets are **inflation** eroding purchasing power, **outliving your savings (longevity risk)**, and unexpected **health care costs** in the early years of retirement.

Inflation Risk	• If the cost-of-living increases at an average rate of 3%, the amount of money you need to buy the same goods and services will double in roughly 20 years
Longevity Risk (Outliving Assets)	• A longer lifespan requires a larger pool of capital to fund your day-to-day lifestyle. Underestimating your life expectancy can result in exhausting your savings while you still require income
Sequence of Returns Risk	• If your portfolio's value drops significantly, you are forced to sell off more assets to cover your living expenses. This depletes your capital early on, leaving fewer funds to recover and grow during market upswings.
Health Care & Long-Term Care Costs	• Medicare does not cover everything – especially long-term care like nursing homes or assisted living. <u>Out-of-pocket costs can easily drain savings intended for basic living expenses. Fidelity Investments estimates that a couple retiring at age 65 may need approximately $345,000 saved just to cover out-of-pocket health care costs in retirement.</u>

Fidelity: Five Key Risks of Retirement I August 2025

DID YOU KNOW…

Life with Long-Term Care is the fastest growing voluntary benefit and the fastest growing executive level benefit.

This is the result of 5 explosive factors..

An aging population

Rising Long-Term Care service costs

State legislative conversations creating more HR awareness

Lack of standalone Long-Term Care insurance options

Benefit plan evolution

GROWING POPULARITY OF LIFE WITH LONG-TERM CARE

22%	36%	29%	51%
Increase for new premium for individual life combination products	Of employees wish their employers offered Long-Term Care -Gen Z – 31% -Millennials – 38% -Gen X – 37% -Boomers – 36%	Of companies are interested in offering and/or intend to offer Long-Term Care in the future	Of employees would be interested in purchasing Long-Term Care if their company offered it on a voluntary basis
(LIMRA Life Combo Products)	*(Eastbridge Counsel to The Voluntary Industry)*	*(Eastbridge Counsel to The Voluntary Industry)*	*(Eastbridge Counsel to The Voluntary Industry)*

THE VB SHOP

WHAT IS LONG-TERM CARE?

"LTC" is assistance offered to an individual with a chronic illness or disability over an extended period of time

- This includes care:
  - in a nursing home
  - in an assisted living facility
  - in an adult daycare
  - in your own home

Typically, this type of care is required when health issues render an individual unable to perform normal activities of daily living for themselves.

WHO WILL NEED LONG-TERM CARE?

70% of Americans Over the age of 65

- U.S Department of Health and Human Services Survey

20% will need care longer than 5 Years

- LongTermCare.gov

WHAT DOES IT COST?

The cost of care

- $80,080: The median annual cost for an in-home health aid, with even higher costs for nursing home care
  (Genworth 2025 Cost of Care Survey, March 2025)
- $114,975: The annual cost of care in a nursing home
  (Genworth 2025 Cost of Care Survey, March 2025)
- $129,575 The annual cost of care in a private room in a nursing home
  (Genworth 2025 Cost of Care Survey, March 2025)
- $367,000: The estimated cost for care in the final five years of life for a person with dementia
  (The Alzheimer's Association)
- $172,000: Average lifetime Long-Term care cost per person
  (SHRM HR-Magazine)

LIMITED OPTIONS

Limited Standalone LTC Options

- While there were more than 100 companies selling standalone LTC insurance at the turn of the 21st century, today fewer than ten sell a meaningful number of policies.
- There are currently no companies selling group-based standalone Long-Term Care policies.

Restrictive Individual LTC Requirements

- These plans often require rigorous underwriting that can exclude those who may need it most.
- Many of these plans are subject to rate increases over time.

LACK OF PROPER EDUCATION LEADS TO MISCONCEPTIONS

ARE LONG-TERM CARE SERVICES COVERED BY HEALTH INSURANCE, THE AFFORDABLE CARE ACT, MEDICARE, OR MEDICAID?

Not really….

Health Insurance and The Affordable Care Act provide no coverage for Long-Term Care

Medicare <u>may</u> pay for care in a nursing home for a maximum of 100 days

Medicaid can pay for nursing home care if you have exhausted most of your savings and assets

DID YOU KNOW?

Nationwide Retirement Institute

Found that 58% of surveyed U.S. adults wrongly believe Medicare covers long-term care

Kaiser Family Foundation (KFF)

Data reveals that 45% of adults ages 65 and older assume Medicare would foot the bill for a nursing home

REAL-WORLD CASE STUDY: THE "SPEND DOWN" PROCESS

The Situation

- Consider a middle-class married couple, John (72) and Mary (70), residing near Havre de Grace, MD. They have a combined net worth of $650,000 consisting of $350,000 paid-off home, $200,000 in 401(k) retirement accounts, and $100,000 in liquid savings. Their modest retirement income from Social Security covers their standard living expenses, but they have no long-term care insurance.

The Trigger Event

- John suffers a debilitating stroke and requires continuous in-home assistance, followed by a transition into a specialized memory care or skilled nursing facility

REAL-WORLD CASE STUDY: THE "SPEND DOWN" PROCESS

The Financial Toll – Care Costs

- In the mid-Atlantic/Maryland region, nursing home care averages about $115,000 to $129,000 annually. If John requires three years of full-time care, the total cost amounts to roughly $360,000.

The Financial Toll – The "Spend Down"

- Because Medicare only covers the first 100 days of skilled nursing rehabilitation, John and Mary must pay out-of-pocket. They liquidate their $100,000 savings and cash out $260,000 of their 401(k) to pay the facility

The Financial Toll – The Tax Hit

- Cashing out large portions of a 401(k) creates a massive unplanned taxable income, pushing them into a higher tax bracket and accelerating the depletion of their pool of assets

REAL-WORLD CASE STUDY: THE "SPEND DOWN" PROCESS

The Outcome

- John eventually qualifies for Medicaid to cover his ongoing care, but only after liquidating nearly all their liquid wealth. Mary is left to survive on her remaining retirement funds and Social Security. The family home is often shielded from immediate forced sale by Medicaid "spousal impoverishment" rules, but it becomes subject to Medicaid estate recovery upon her passing. Instead of leaving a substantial inheritance, intergenerational wealth is permanently wiped out.

WHY INCLUDE LONG-TERM CARE IN YOUR RETIREMENT PLAN?

Preserve Assets	• Prevents you from liquidating your 401(k), IRA or other assets to pay for care
Reduce Family Burden	• Prevents loved ones from having to step into unpaid, physically taxing caregiving roles
Maintain Choice	• Gives you the freedom to choose high-quality in-home aides or assisted living facilities

THE LONG-TERM CARE DISCONNECT

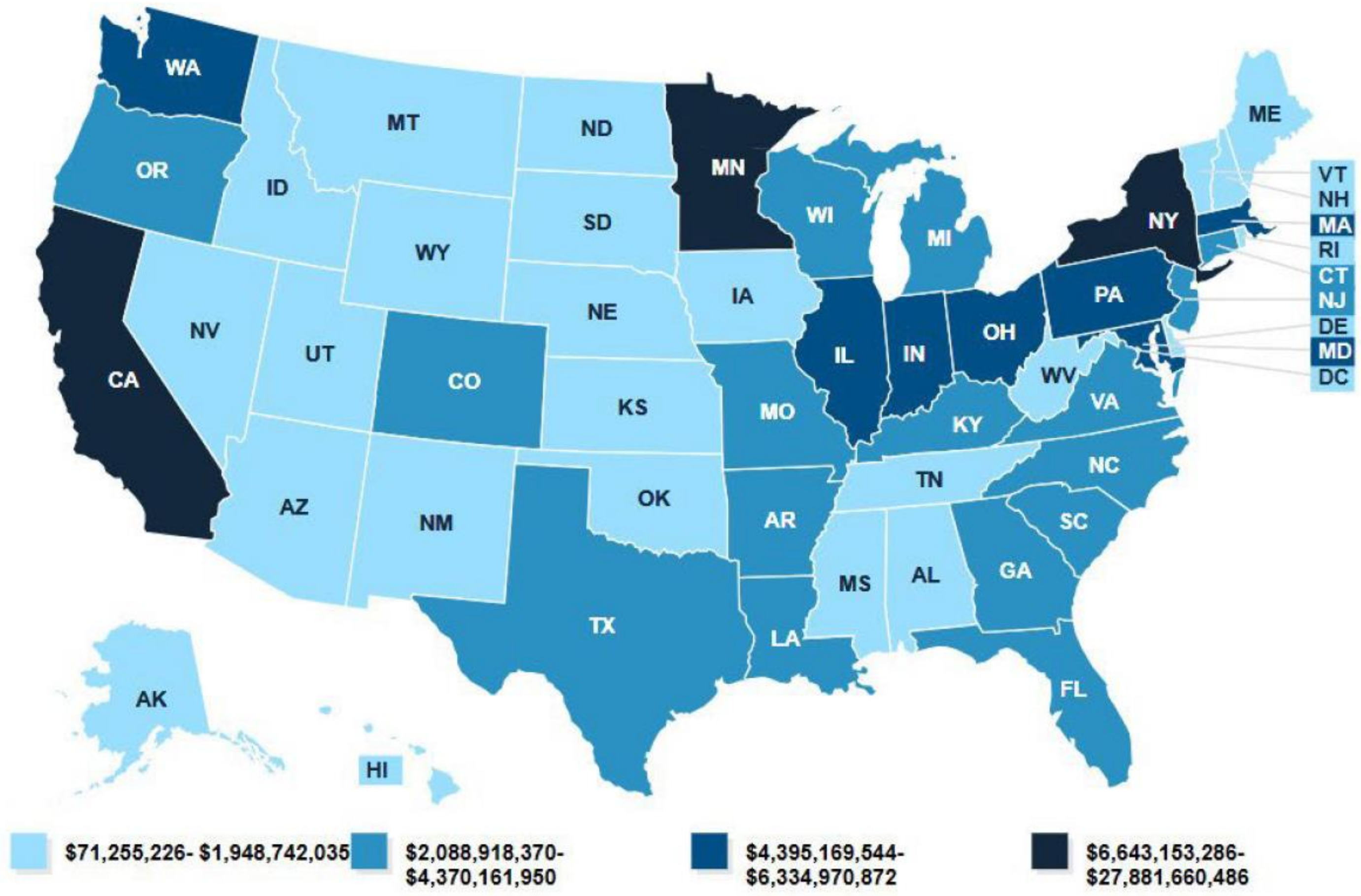
70% of Americans over age 65 will need Long-Term Care Services (U.S. Department of Health and Human Services, 2021)

Only 32% of employers offer Long-Term Care insurance as an employee benefit (SHRM HR-Magazine)

Fewer than 1 in 30 Americans own a Long-Term Care insurance policy. Only about 7% of adults over age 50 have LTC (The American Prospect)

Long-Term Care is one of the most requested benefits by Executives

2023 Medicaid spend on LTC by state



- In 2023, the US Medicaid budget was $536B
- Cost associated to LTC equated to $164B (31%) of the budget
- Key states spending in FY23:

State	LTC Spend	% of budget
California	$27.8B	23%
Connecticut	$3.5B	33%
New York	$17.8B	18%
Minnesota	$6.6B	36%
Pennsylvania	$5.2B	12%
Texas	$4.3B	8%
Washington	$5.8B	20%

Distribution of Fee-for-Service Medicaid Spending on Long Term Care. KFF. 2023. **includes cost of nursing facilities, ICF-ID, & Home Health and Personal Care*

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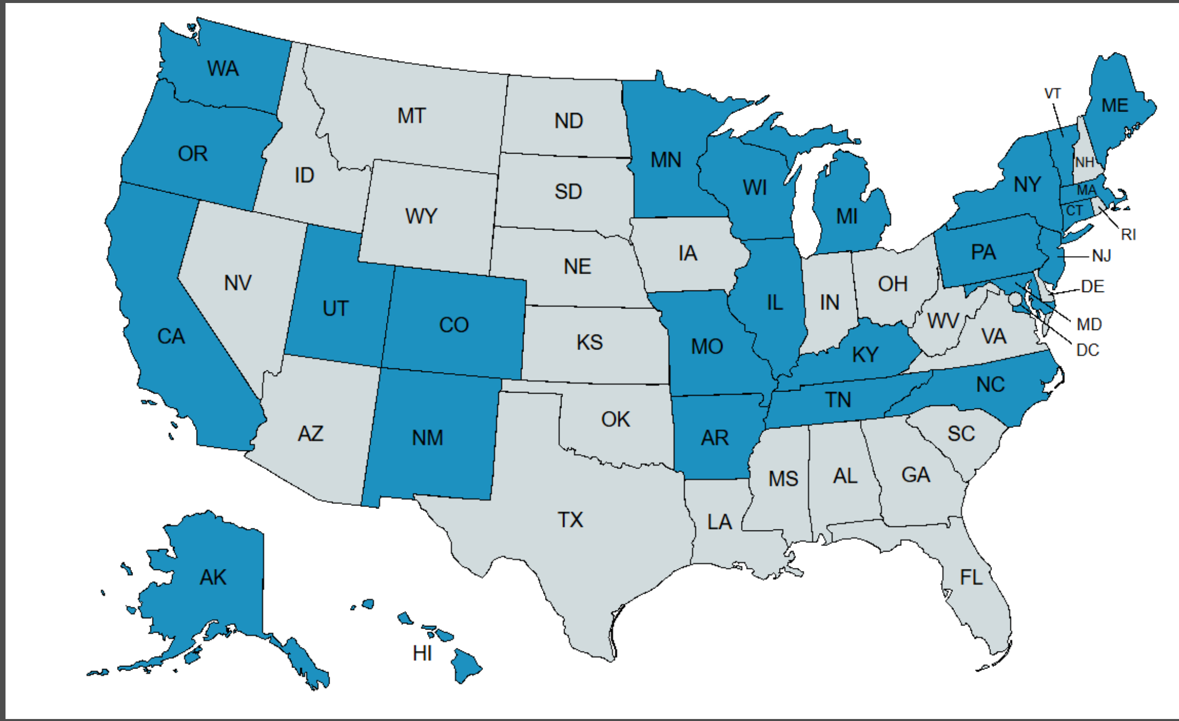
UPCOMING LEGISLATION



Today a growing number of states are looking at creating similar long-term care legislation including:

Alaska	Illinois	Minnesota	Oregon
Arkansas	Kentucky	Missouri	Pennsylvania
California	Maine	New Jersey	Utah
Colorado	Maryland	New York	Vermont
Connecticut	Massachusetts	New Mexico	
Hawaii	Michigan	North Carolina	

Washington state legislation brings the challenge into focus

In 2021 Washington state enacted legislation to help address the challenge of long-term care. Employees would pay a .58% payroll tax to fund a state-run LTC plan unless they could provide proof of qualifying long-term care coverage.

- A low lifetime maximum benefit (up to $100 per day, lifetime maximum of $36,500).
- Many other states are in some phase of considering similar legislation.
- If other states mirror Washington's legislation, this plan may help individuals opt out of any future potential long-term care taxes.

WHATS HAPPENING IN NEW YORK?

- The "Long Term Care Trust Act" introduced in May 2022
- This version did not include an opt out for hybrid products
- Sen. Shelley Mayer(D) reintroduced the Long-Term Care Trust Act on January 31, 2024
- Life carriers are working with the Life Insurance Council of New York to include hybrid products
- Companion bill, A 10143, introduced in May 2024
- Two bills, NY A 1499 and S 1179 introduced in January 2025
  - Would enact the "New York Long-Term Care Act", establishing a comprehensive state-run long-term care insurance program
  - As written, the bill provides for an exemption for individuals with private long-term care coverage.
- In its proposed budget (A.3003B), the NY Assembly allocated $2 million for a public Long-Term Care insurance feasibility study.

WHAT IS THE SOLUTION?

HYBRID LIFE WITH LTC

WHAT IS A LIFE WITH LONG-TERM CARE HYBRID PROGRAM?

- **This is a program that combines the features of Permanent fixed-rate Life Insurance (Death Benefits) with the features of Long-Term Care Insurance (Living Benefits).**

- **Life Insurance provides a benefit in the event of the death of the insured and is designed to replace income and protect assets for the family.**

- **Long Term Care Insurance is designed to provide benefits in the event the insured can no longer care for themselves. The benefits are designed to protect family assets and provide freedom of choice with care options.**

- **During Long-Term Care, cash benefits are payable regardless of who and where the care is being provided and can be spent on anything needed to best navigate the situation.**

WHY ARE HYBRIDS SO APPEALING?

Hybrid life with long-term care

- 100% of policyholders receive a benefit – either from life insurance, cash value, or long-term care
- Offers guaranteed acceptance underwriting
- Are typically more affordable and have stable premiums
- Plan is an indemnity product and pays benefits regardless of the cost of service
- Potential to pay claims during informal care
- Some plan structures accumulate cash value over time
- Portable

Stand-alone long-term insurance

- Only pays if long-term care is needed , typically no death benefit
- Likely will require medical underwriting and family medical history review
- Typically have higher costs and are subject to premium increases
- Many policies are reimbursement plans as opposed to an indemnity policy
- Do not typically accumulate cash value

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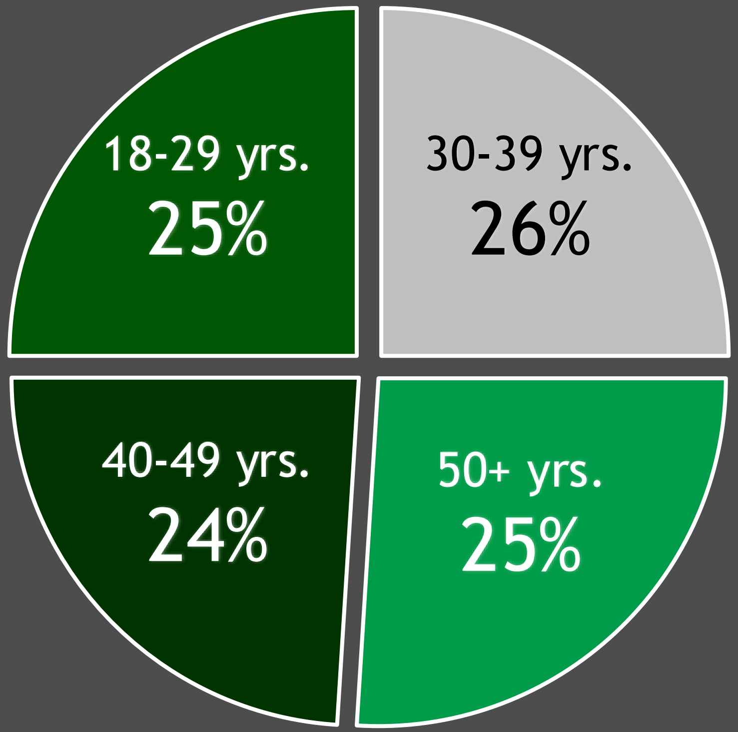
WHY LIFE WITH LONG-TERM CARE IS A GREAT BENEFIT AT ANY AGE



Age at Time of Purchase

Age 50 +

- Approaching retirement and needing to prepare for potential Long-Term Care needs
- 70% of us over age 65 will need Long-Term Care
- Guaranteed acceptance is important because of potential pre-existing conditions

Ages 40 - 49

- Those planning ahead for retirement will be able to take advantage of a lower rate structure
- The added family security of the life insurance benefits
- Some plans accumulate significant cash value that can be accessed in the event of an emergency
- Guaranteed acceptance is important because of potential pre-existing conditions

Ages 20 - 39

- Take advantage of a lower rate structure while preparing for the future
- The added family security of the life insurance benefits
- Some plans accumulate significant cash value that can be accessed in the event of an emergency

How it Works Example:

**Products may vary by state and carrier*

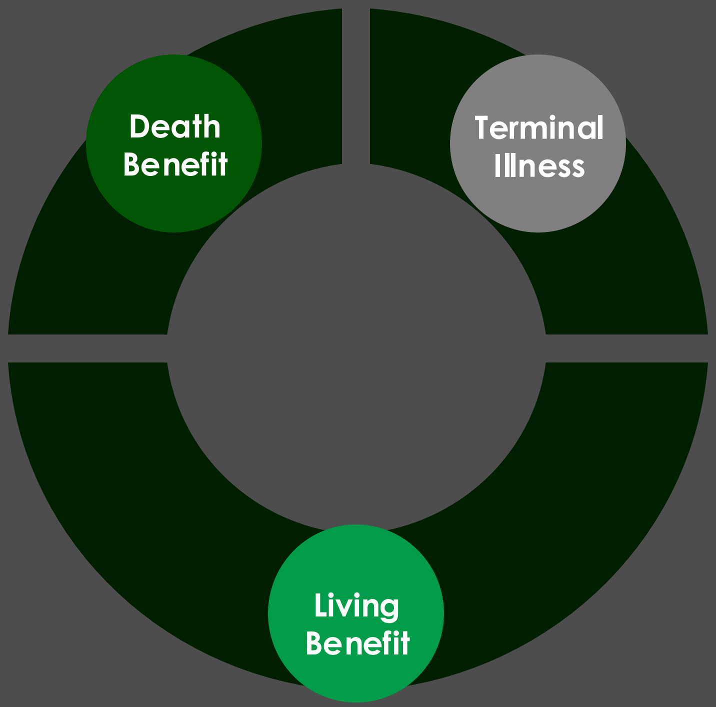
AT TIME OF DEATH

Benefit is paid to beneficiary at time of death.

. . . . .

LIVING BENEFIT RIDER

If the policyholder cannot perform two or more activities of daily living, they can advance 4% of their death benefit per month for 25 months for care. Benefits are paid after a 90-day elimination period.



TERMINAL ILLNESS

If the policyholder is diagnosed with an illness where they are expected to pass away in the next 12 months, they can advance up to 75% of the death benefit to help with any costs.

. . . . .

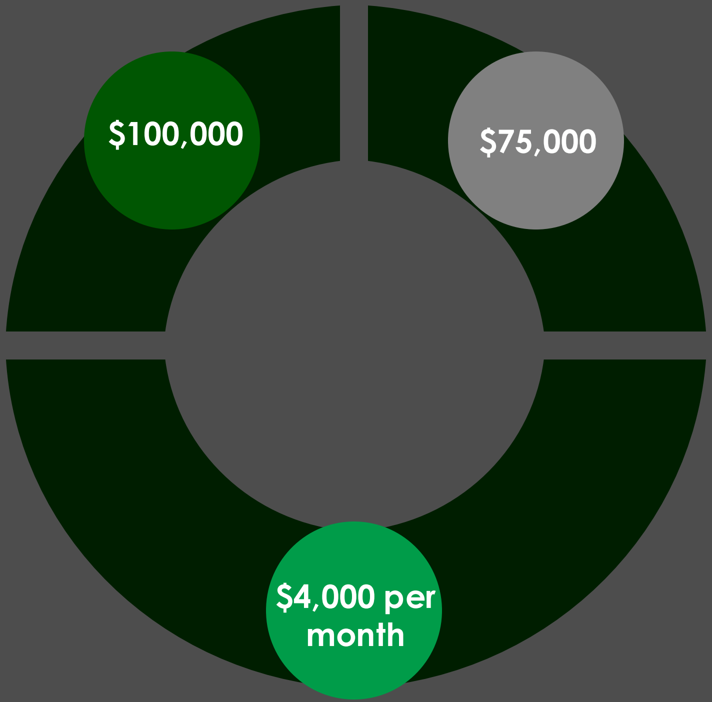
6 Activities of Daily Living (ADL's)	Bathing	Dressing	Toileting	Maintaining Continence	Transferring	Eating

The trigger for Long Term Care is the inability to perform 2 of the 6 ADL’s or Severe Cognitive Impairment

How it Works Example:
$100,000 Life Insurance Policy with Long-Term Care
**Products may vary by state and carrier*

AT TIME OF DEATH
Beneficiary is paid the $100,000 death benefit.

LIVING BENEFIT RIDER
If the policyholder cannot perform two or more activities of daily living, they will receive $4,000 per month up to 25 months. Benefits are paid after a 90-day elimination period.



TERMINAL ILLNESS
Policyholder will receive up to $75,000 to pay for care, treatment and other costs while they are alive. The balance of the policy benefit is paid to the beneficiary upon death.

Death Benefit:
$100,000

Terminal Illness:
$75,000

Living Benefit Rider:
$4,000 for 25 months

The trigger for Long Term Care is the inability to perform 2 of the 6 ADL's or Severe Cognitive Impairment

PREFERRED UNDERWRITING OFFER

Employee Issue Ages are 18-79;
Spouse Issue Ages are 18-64

Enrollee	Guaranteed Issue (no medical questions)		Simplified Issue (several medical questions)	
	LIFE	LTC	LIFE	LTC
Employee	Up to $200,000	Up to $200,000	Up to $500,000	Up to $500,000
Spouse	Up to $100,000	Up to $100,000	Up to $150,000	Up to $150,000

LTC Benefit & Applicable Riders are unavailable after issue age of 70

Underwriting may vary upon number of employees and carriers

RESERVE YOUR RIGHT TO INCREASE COVERAGE WITHOUT HEALTH QUESTIONS!!

- *Employees who elect a minimum amount at the initial enrollment will have the ability to buy-up to the Guaranteed Issue maximum at subsequent open enrollments without answering health questions.*
- *For example, if an employee initially buys a $10K Life/$10K LTC policy in year 1, they can increase the benefit amount up to a total of $200K Life/$200K LTC at a later open enrollment, but ONLY if they enroll when initially eligible.*
- *This is an incredibly useful tool for employees who are uncertain at their initial enrollment. By enrolling in a lower benefit amount initially, they retain the option to increase the policy's benefit amount in subsequent years without the requirement of answering health questions.*

THE HOW:

VIRTUAL ENROLLMENT, SUPPORT AND ONGOING SERVICES

LIFE WITH LTC
ENROLLMENT GUIDELINES

- Enrollment is always off-cycle; not during core
- Enrolled on the Selerix enrollment platform to accommodate product design, pricing, and EOI process
- One time a year annual open enrollment; this is when all new hires will have access to the guaranteed issue offer

WHY IMPLEMENT OUTSIDE OF CORE ENROLLMENT?

The concept of a Life hybrid product and Long-Term Care in general require substantial education

The price structure and options of Life hybrid products make them "clunky" at best for most benadmin systems

Participation in general has proven to be substantially higher in enrollment conducted outside of a company's healthcare open enrollment.

Participation specifically among executives has also been substantially higher when enrollment is done outside of the healthcare enrollment

THE VB SHOP IMPLEMENTATION PROCESS

- Initial Implementation Call
- 8-Week Implementation Process
- Employee Education & Engagement Campaign
- 2-3 Week Enrollment Event
- Post Enrollment Auditing & Support

PREFERRED UNDERWRITING OFFER

Typically, this type of program requires high participation or an employer contribution to be offered on a Guaranteed Issue basis. Through our preferred underwriting arrangement, only an active enrollment is required. We provide tools and support to make the process simple and user-friendly for your organization.

- All eligible employees receive education through a structured text or email engagement campaign designed to build understanding prior to enrollment.
- Employees complete education by attending a webinar (live or recorded) or scheduling a one-on-one session with a certified benefit consultant.
- Underwriting is based on 70%+ of eligible employees actively enrolling or waiving coverage. Completion can be achieved through self-enrollment in Selerix or support from our certified benefit consultant
- This participation threshold helps maintain our best-in-class underwriting offer and protects carriers from adverse selection.
- This process will result with your staff being properly educated and allowing them to make an informed decision on this valuable benefit.

EMPLOYEE EDUCATION AND ENGAGEMENT CAMPAIGN

Employee Education and Engagement Campaign
E-mail Campaign
Video Content
Two-Way Text Messaging Campaign
Digital Resource Center
Webinars - Live & Recorded
Decision Support
Self Service Platform with Call Center Counselor Support

SAMPLE COMMUNICATIONS

Your Logo Here

Carrier Logo Here

NOW AVAILABLE

Long Term Care with Life Insurance

Enrollment Begins {OE Start Date}

Great News! {Group Name} is offering a voluntary Life Insurance with Long Term Care plan through {Carrier Name}.

During this enrollment period only, Guaranteed Issue is available for employees ages 18-70, offering up to $200,000 in Life Insurance and $400,000 in Long-Term Care coverage for yourself, and up to $25,000 in Life Insurance and $50,000 in Long-Term Care coverage for your working spouse, with no health questions required to qualify.

During this special enrollment, you will have the opportunity to self-enroll in this plan via the {Benefit Enrollment Platform Name} or schedule a call with a certified Life with LTC Specialist. These Specialists can answer questions, review options, and provide rates. Click on the blue button below to schedule your call!

Action Required! We secured this one-time guaranteed issue offer for you by committing to educating a high percentage of employees and having them choose to enroll or waive coverage. We understand the coverage may not be of interest to all employees, but please help us meet our commitment by visiting the enrollment portal or scheduling time to finalize your choices with a Life with LTC Specialist. That way, those who do want the coverage will still have the option.

Click to Schedule!

GET PEACE OF MIND TODAY

{Carrier Name} program offers two benefits in one policy. Permanent life insurance protection for your family and chronic care protection in the event you need long-term care services. This can include care in a nursing home, assisted living facility, adult day care or in-home care. Coverage can continue even after you retire or change employment!

READY FOR NEXT STEPS?

This is an active enrollment, so you'll need to participate by electing or waiving via the {Benefit Enrollment Platform Name}. You may also click the 'Learn More' button for more information or to schedule a call with a Life with LTC Specialist.

Enrollment Begins: {OE Start Date}
Enrollment Ends: {OE End Date}

Click to Self-Enroll or Waive!

Your login is your
9-digit Social Security Number
Your password/pin is the last 4 digits of your SSN and the last 2 digits of your birth year

Click to Learn More!

Long-term care (LTC) planning is an important aspect of a personal financial plan. LTC services are **not covered by your Health Insurance, Disability Insurance, or Medicare**. Today, the average annual cost of care in a nursing home facility is $114,975, and in-home health care is $80,080. {Carrier Name} Life benefits help protect your retirement savings, ease the burden of caregiving by your loved ones, and allow you to choose the setting where you receive care.

YOUR PLAN FEATURES

- You can choose between $10,000 and $250,000 in coverage. Coverage available for you and your spouse.
- **During this enrollment period only, Guaranteed Issue is available for employees ages 18-70, offering up to $200,000 in Life Insurance and $400,000 in Long-Term Care coverage for yourself, and up to $25,000 in Life Insurance and $50,000 in Long-Term Care coverage for your working spouse, with no health questions required to qualify.**
- You can access 6% of the selected life insurance benefit per month for LTC situations. This benefit can last for up to 34 months.
- LTC benefits can include care in a facility or in home care.

Example: If you select a life insurance benefit of $100,000, your monthly LTC benefit would be $6,000 and your maximum long term care benefit is $200,000.

Click to Schedule!

SAMPLE COMMUNICATIONS

Long-Term Care with Life Insurance

Don't miss out on your opportunity to apply for coverage with guaranteed issue (no health questions to qualify) during this enrollment only!

Click on the video below to learn more about Long-Term Care!

What is Long-Term Care?

- Assistance offered to an individual with a chronic illness or disability over an extended period of time.
- This includes care in a nursing home, assisted living facility, adult daycare or caretakers coming to your own home.
- Typically, this type of care is required when health issues render an individual unable to provide care for themselves.

Learn how the [Carrier Name] Life with Long-Term Care benefit can help you prepare by clicking one of the pink buttons below.

Click Here to Schedule Your Call

Click Here for More Information

SAMPLE COMMUNICATIONS

Long-Term Care with Life Insurance

Don't miss out on your opportunity to apply for coverage with guaranteed issue (no health questions to qualify) during this enrollment only!

Click on the video below to learn more about what Guaranteed Issue means!!

What does Guaranteed Issue mean?

Guaranteed issue means that you are guaranteed to be accepted for coverage regardless of health status, and without having to answer any health history questions or undergo a medical exam.

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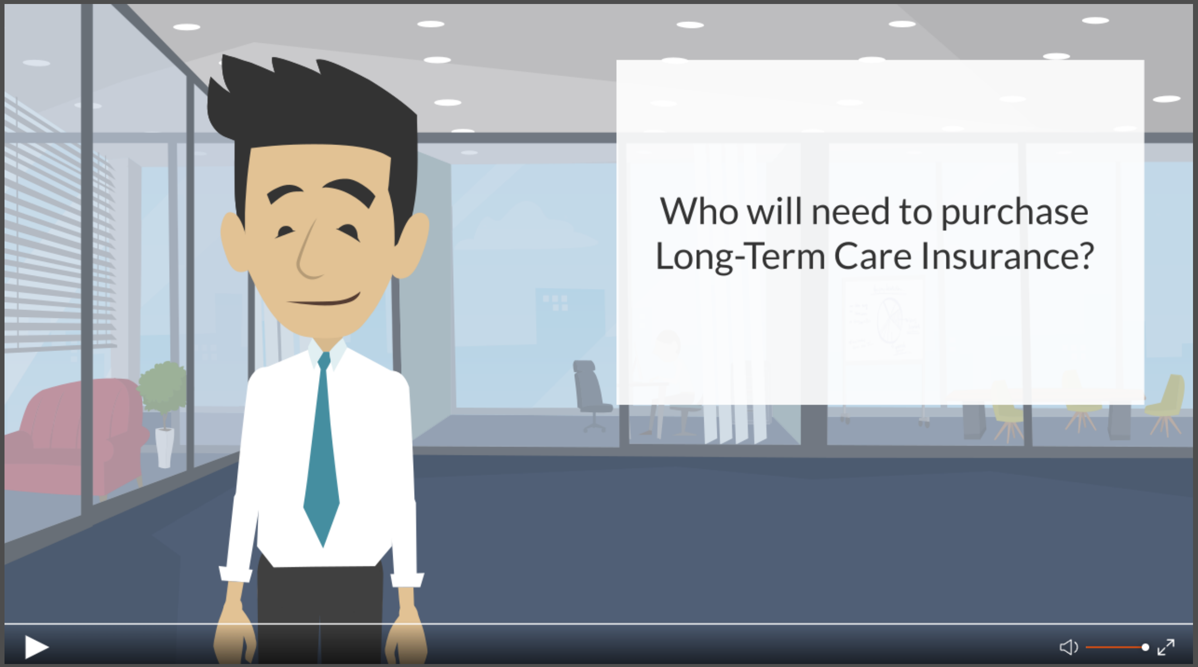

Did you know……

Nearly 70% of retirees will need some type of long-term care, according to the US Department of Health and Human Services.

Learn how the [Carrier Name] Life with Long-Term Care benefit can help you prepare by clicking one of the pink buttons below.

Click Here to Schedule Your Call

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SAMPLE COMMUNICATIONS

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Click on the video below to learn more about Long-Term Care!

Did you know……

50% of people who enroll in this benefit are under the age of 40.

The younger you are when you enroll in this benefit the lower the rate that you lock in for life.

The younger you are when you enroll the better your return on investment.

Learn how the [Carrier Name] Life with Long-Term Care benefit can help you prepare by clicking one of the pink buttons below.

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QUESTIONS AND FEEDBACK?

POINT PARK UNIVERSITY RESULTS

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- Natalie Rice, Point Park University

THANK YOU!

The Commission on INDEPENDENT Colleges & Universities in New York

Please complete the survey:

https://forms.cloud.microsoft/r/BLPfXAsDxd

THANK YOU!