

LONG-TERM CARE BENEFITS

Comprehensive Protection

When illness, injury or aging means someone can no longer manage daily activities on their own, the cost of care can be significant. Provincial programs cover only part of home care and long-term care costs, leaving families to make up the difference.

Long-term care benefits from Nova Star Insurance Consultant help your employees plan for that possibility. We compare options from Canadian carriers and help you add coverage that fits your benefits strategy and budget.

What is Long-Term Care Insurance?

Long-term care insurance pays a regular benefit when a covered person can no longer perform everyday activities such as bathing or dressing, or has a cognitive impairment. It goes beyond disability coverage, which replaces income rather than paying for care.

What Kinds of Care Can It Cover?

Depending on the policy, benefits can help pay for:

- Home care: personal support workers and nursing care at home
- Retirement residences and assisted living: help with daily activities in a supportive setting
- Long-term care homes: full-time care, including costs provincial programs don't cover

Employer-Paid vs. Voluntary: What's the Difference?

- **Employer-paid coverage** is a standout benefit that shows long-term commitment to your team
- **Voluntary coverage** lets employees buy protection for themselves, and sometimes family members, at no cost to the business

Tax treatment and availability depend on plan design and the carrier. Nova Star advisors will compare options and free quotes from a range of carriers to find the right fit.

Why Long-Term Care Benefits Matter for Canadian Employers

- The right long-term care benefit:

- Helps employees protect their savings and families
- Supports staff who are also caring for aging parents
- Sets your benefits package apart from competitors
- Can be offered on an employer-paid or voluntary basis
- Group access can make coverage easier to obtain

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

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Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*