

Voluntary Benefits of America Releases EnrollForLife.com Highlights September's Life Insurance Awareness Month

Voluntary Benefits of America, LLC (VBA) has released www.EnrollForLife.com, an online self enroll platform that is designed to solve the long term care dilemma. VBA is rolling out Enroll For Life™ in September, Life Insurance Awareness Month, and will begin enrolling employees fourth quarter 2013.

Nashville, TN (PRWEB) September 22, 2013 -- [Enroll For Life](http://EnrollForLife.com)™ will host life insurance products that accomplish two goals; 1) provide a permanent death benefit, and 2) provide Long Term Care benefits. Most HR directors and consultants have long known that employer provided group life plans are designed to provide death benefits during an employee's working years. This creates a problem for the employee who desires to continue life insurance after employment. Life Insurance benefits provided by an employer can often end when an employee leaves employment. Employees can discover that after employment, life insurance coverage is expensive or even unavailable if a person has health issues. This leaves many without coverage when it is needed most. This can be especially troubling for the employee who wishes to continue life insurance into retirement since 61% of males and 71% of females age 65 will live until age 80.(1)

VBA believes Enroll For Life™ offers an enrollment solution by providing insurance that an employee can continue after retirement or leaving a job. Features of hosted products will include; life premiums guaranteed never to increase, coverage lasting a lifetime, limited or no medical underwriting, and an advancement of the death benefit for Long Term Care. Employees can enroll online or interact with a licensed professional via telephone or at the worksite.

Long term care planning is increasingly important because of an aging population. According to the U.S. Department of Health and Human Services, a 65-year-old person has at least a 40% risk of entering a nursing home at some point.(2)

Enroll For Life™ will become a LTC solution for many who otherwise don't have access due to the repeal of the CLASS Act in January –the unsustainable LTC bill that was passed with the Affordable Care Act.

Tom Smith is the founder of [Voluntary Benefits of America, LLC](http://VoluntaryBenefitsOfAmerica.com), and was motivated to develop www.EnrollForLife.com after receiving an unexpected letter in 2011; review his story at www.enrollforlife.com/founder.html.

VBA is the developer of the www.HighLowOrNo.com enrollment platform and distributes its services through insurance brokers, consultants and carriers. Additional information is available at www.enrollforlife.com or by calling 877-752-1115.

1. WSJ, Planning and Living the New Retirement Report. 6/11/12
2. America's Health Insurance Plans, "Guide to Long-Term Care Insurance," 2004.



Contact Information

Tom Smith

Voluntary Benefits of America, LLC

<http://www.EnrollForLife.com>

+1 877-752-1115 103

Online Web 2.0 Version

You can read the online version of this press release [here](#).