



# Long Term Care *Program Brochure*

# LTC Association PROGRAM

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Throughout the United States there is a growing concern about the high costs of long term care and the effects these costs can have on financial security, retirement planning, and quality of family life.

In response to this concern, many associations have endorsed a long term care insurance program for the benefit of their members.

# What Is Long Term Care?



Long Term Care is assistance provided for those who have a physical or mental disability and need help with daily living activities. These services often begin with care at home, followed by a range of care facilities. The risk of needing such care is greater than many people realize.

*Research indicates that one in two<sup>1</sup> Americans will need long term care at some time in their life.*

Today, more than 12 million Americans receive long term care services, with more than 40% being of working age.<sup>1</sup> Importantly, long term care can be very expensive, often costing thousands of dollars each month, and the need for care may last for years. These high costs may affect the financial security of many families, as most long term care expenses are paid with personal or family assets. Neither traditional medical insurance nor Medicare was designed to pay for these services.

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Long term care insurance is designed to help during these situations by providing care management services, paying for care in a variety of settings including home care, and helping protect family assets. Experts advise individuals to consider this coverage if they have assets of \$50,000 (not counting home or automobile).<sup>1</sup>

**Yet, only 5% of individuals over age 50 have this important coverage.<sup>2</sup>**

1 Long-Term Care, Your Financial Planning Guide, P. Shelton, 2003, p.5, 3, 8, and 27.

2 National Underwriter, "Producers and Insurers Eye LTC Future," January 20, 2003, p. 24.

# Why Should Your Association Be Interested In This Program?

## *Benefits for* YOUR ASSOCIATION

### **Enhances Your Benefit Package**

UnitedLTC Program provides significant premium discounts and simplified underwriting to eligible members, their extended family, and to employees of members. These advantages are not available to the general public. The program also includes extensive educational information about long term care issues.

### **Increases Membership Affinity and Loyalty**

Each time an association provides a valuable service for its members, including educational programs and unique product advantages, the association builds greater affinity and reaffirms the value of membership. These actions also assist in attracting new members to your program.

### **Turn-Key Marketing and Administration**

UnitedLTC provides all materials, and the carrier handles all service work for insureds.

### **Experience and Endorsements**

The LTC programs offered by UnitedLTC have been endorsed by hundreds of associations across the country. The experience gained over 12 years working with associations of all types, has enabled us to provide top quality programs, materials, methods of implementation, and member service.

### **Opportunities to Increase Non-Dues Revenue**

Non-Dues revenue sources may be available within the program designed for your organization.

## *Benefits for* YOUR MEMBERS

**Education** - Members (including association staff), their extended family, and employees, will have the opportunity to acquire full information on LTC issues. This information could assist them in their planning for the future.

**Premium Discounts** - All eligible applicants will receive lower premium costs from discounts not otherwise available.

**Simplified Underwriting Process** - Eligible applicants will qualify for simplified underwriting, making the process of applying for coverage quick and easy.

**Individual Policies** - Unlike traditional group insurance, this program features an individual state-approved policy contract for each insured person. There are several important advantages of an individual policy, including a personal selection of benefits for each insured, full portability, premium stability, and guaranteed renewability.

### **Quality Coverage**

The policies are designed to:

- Help your members preserve their financial independence and avoid relying on family or friends for support.
- Help your members protect the savings and investments they have spent a lifetime accumulating.
- Help your members keep their options open when long term care is needed. By paying for services in a variety of settings, including care in their own home, the policy will help maintain their freedom of choice in determining how and where they receive care.

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To learn more about how you can enhance your association's  
member benefit package, please call our UnitedLTC today.

1-800-975-1945

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