



# Benefits for Credit Unions

## WHY IS THE LONG TERM CARE INSURANCE PROGRAM GOOD FOR YOUR CREDIT UNION?

- Because of the premium discount and simplified issue underwriting, your members view it as a benefit they could not receive outside the credit union, creating a sense of loyalty.
- Members tell non-members of the benefits available from the credit union, which may motivate them to join.
- You have more to offer when you are having membership drives.
- The long term care educational workshops will provide you with an opportunity to promote other services and products offered by your credit union.
- Marketing pieces are printed at no cost to the credit union.

## WHY IS THIS PROGRAM GOOD FOR THE MEMBERS OF YOUR CREDIT UNION?

- Coverage is provided by individual policies which are full portable.
- Members receive a discount not available to the general public.
- Simplified issue underwriting may be available.
- Eligible family members receive the same discount and simplified issue underwriting. Family members include spouse, adult, children, parents, grandparents, siblings, aunts, uncles, and in-laws.
- If credit union member is an employer, their eligible employees and their spouses can apply for the same benefit.
- Applicants may choose benefits to fit their individual needs and budget.