

MedAmerica Insurance Company has the **Strength and Experience** needed to meet your **Long Term Care** needs, both **Today and Tomorrow.**

For additional free information about this important subject, please contact:

Are Your
Savings and Investments
PROTECTED
From What May Be
Your Greatest Financial Risk?



savings & retirement



family assets



independent lifestyle

The Greatest Risk to the Financial Security of You and Your Family May Be the High Cost of Long Term Care.

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

Most long term care expenses are paid with personal or family assets. Neither traditional medical insurance nor Medicare was designed to pay for most long term care services, and Medicaid does not pay unless the individual qualifies for welfare assistance. Long term care is very expensive, and the need for care may last for several years, or even longer.

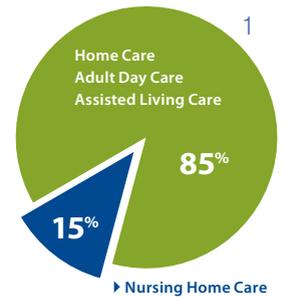
The Need For Long Term Care

How many people do you know personally who have lost their homes due to a fire, or have had their automobile destroyed in a wreck? Probably a relatively small number. Yet most people insure their homes and their cars, but not the cost of needing long term care, even though this is a risk that is more likely to occur. In fact, your risk of needing long term care services is one out of two. **Yes, half of Americans will need some type of long term care.**¹



Where are Long Term Care Services Provided?

The majority of long term care services are provided at home or an assisted living facility.



Long Term Care Affects People of All Ages.

Long term care is not just for those who are older. Younger people need long term care due to illnesses, physical disabilities, and injuries from automobile and sporting accidents. In fact, more than 40% of those receiving long term care services are under age 65.²

Long Term Care Insurance Can Help Protect Your Financial Security.

For many people, an individual long term care insurance policy is a wise choice. Millions of Americans have purchased long term care insurance, and many more are acquiring this coverage each year. A quality policy can:

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

¹ Phyllis Shelton, Long Term Care, Your Financial Planning Guide, LTCI Publishing, 2007.

² National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, September, 2008.