



Long Term Care...

Due to a commitment of making excellent benefits available to employees and their families, your employer has reviewed and selected a long term care insurance program that utilizes an individual policy through MedAmerica Insurance Company.

Attend the upcoming meeting for more details.



What are the Chances of Needing Long Term Care?

Half of Americans will need Long Term Care insurance – either at home, in an assisted living facility, or in a nursing home – at some point in their lifetime.¹

Attend the upcoming meeting for more details.

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

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MEDAmerica
INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA



People of All Ages Need Long Term Care Services.

Long Term Care is not just for those who are older. Younger people need these services 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 65.¹

Attend the upcoming meeting to find out how a Long Term Care insurance policy could benefit you and your family.

¹ National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, September, 2008.

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Long Term Care is Very Expensive!

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National Average Cost of Care¹

Visit by Home Health Aide: \$21 per hour

Nursing Home – Semi-Private Room: Over \$72,000 per year

Private Room: Over \$79,000 per year

Assisted Living Facility: Over \$37,000 per year

¹ National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, May, 2010.



Who Pays for Long Term Care?

Most Long Term Care expenses are paid with personal or family assets. Neither traditional medical insurance nor Medicare pays for most Long Term Care services, and Medicaid does not pay unless the individual qualifies for welfare assistance.

Attend the upcoming meeting to find out how a Long Term Care insurance policy could help you pay for Long Term Care should the need arise.