



LTCi | Benefits for Associations

PROGRAM BROCHURE

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.



savings
family &
independence

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 care in a range of facilities. The risk of needing such care is greater than many people realize. Research indicates that **one in two**¹ Americans will need long term care at some time in their life.

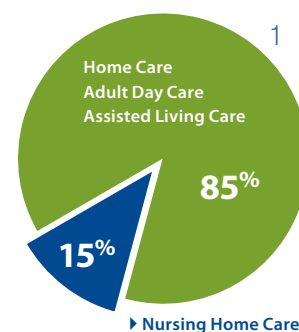
Long term care is not just for those who are older. Younger people need these services due to illnesses, physical disabilities, and injuries from automobile and sporting accidents. In fact, more than **40%** of those receiving long term care services are under age 65.²

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.

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 including a home or automobile.¹ Yet, only five percent of individuals over age 50 have this important coverage.²

Where are Long Term Care Services Provided?

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



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.

Why should your association be interested in this program?

Benefits for YOUR ASSOCIATION

Enhances Your Benefit Package

The LTCi Benefits for Associations Program provides premium discounts and a Modified Application Process to eligible members, their eligible 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

All materials and service work for insureds provided at no cost to the association.

Experience and Endorsements

LTCi programs have been endorsed by hundreds of associations across the country. The experience we have gained over the 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 eligible 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 premium discounts not otherwise available.

Modified Application Process

Eligible applicants will qualify for a modified application, 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, 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.



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

MEDAmerica

MedAmerica Insurance Company
Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York
Home Office: Rochester, NY

MedAmerica Insurance Company of Florida
Home Office: Orlando, FL