

# Long Term Care Insurance Program

## With You In Mind

As a responsible employer, we believe in long term care insurance because it can help protect you, your family, and your retirement security from the high costs of long term care. Due to our commitment of making excellent benefits available to our employees and their families, we have reviewed and selected a program that utilizes an individual policy through MedAmerica Insurance Company.

## What is Long Term Care?

Long term care is the daily assistance needed when you have a serious illness or disability that lasts for a long time, and you are not able to totally care for yourself. Long term care services generally begin with care at home, followed by a range of care facilities including adult day care centers, assisted living facilities, and nursing homes.

## How Much Does Long Term Care Cost?

Long term care services are very expensive, and the need for care may last for several years or longer. Home health care varies widely in cost depending on the type and frequency of care received. Assisted living care averages \$36,096 per year, and exceeds \$54,000 per year in some facilities. Nursing home care averages over \$68,000 for a semi-private room, over \$76,000 for a private room, and easily exceeds \$100,000 per year in some parts of the country.<sup>1</sup> Costs are continually increasing due to inflation.



## Advantages For You and Your Extended Family

- Traditional health insurance policies generally do not pay for long term care services.
- You are eligible as well as your: spouse, brothers, sisters, parents, children age 18+, grandparents, aunts, uncles, and in-laws.
- Your extended family members receive a premium discount not offered to the general public even if you do not participate.
- By applying today, you and your family may be eligible for simplified underwriting that is not available outside the enrollment period.

**MEDAmerica**  
INSURANCE COMPANY

An Excellus Company

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<sup>1</sup> National Clearinghouse For Long-Term Care Information, U.S. Dept. of Health & Human Services, December, 2008.