

Long Term Care Insurance

What is it?

- Asset Protection Insurance Policy

Long Term Care is the type of care received either at-home or in a facility, when an Individual needs assistance and/or cannot live independently

Due to a catastrophic illness or injury and they lose
2 of the 6 qualified activities of daily living....

*Bathing * Dressing *Eating * Continence * Transferring
*Severe Cognitive Impairment

What is Your RISK?

1 in 3 will risk a need to provide some type of care to a relative by 2020.

2 out of 3 persons in America turning age 65 this year will need some type of Long Term Care in their lifetime.

Marketplace Choices...

- Individually issued policy
 - Permanent Life/LTC * Annuity/LTC
- Base Individual plans with enhancements LTC choices
- Existing group employer sponsored policy

Plan Choices....

- Eligibility- Medical questionnaire/exam
- Today....gender driven, doctor exam, mental acuity
- Level of Care ...at-home....facility
- Duration...example 3 yr. 6 yr
- Monthly Indemnity Benefit Amount \$\$\$

How Will you Pay?

?Government ?Social Security
? Savings ? Assets.....

Today....Long Term Care Insurance Policies may be
cash indemnity or reimbursement.

(Benefit Amount) x Duration = *Lifetime Maximum*

Ex: (\$4,000 p/mo x 12 mos) x 3 yrs = \$144,000

Cost of CARE today....Nevada today.

- Care at home: 3 days a week paid professional into the home
approx. per year = \$28,080
 - Care in a Full Facility Nursing Home - Mid-level
 - 24/7 ... 365 =approx. \$48,000

Why Enroll Now?

*The Younger You are when you Buy Long Term Care Insurance the LOWER the premiums for the same Lifetime Maximum Benefit.

*The Healthier You is now rather than in the future.

*Preserve your Assets!!!

**How do you qualify for benefits?
...when I own a policy.**

- *Suffer a Loss
- *Physician Certifies the Loss Expected to last 90 days
- * Satisfy the Elimination Period
- * Place a Claim on the Policy via Dr. Care Reporting

Information and Access....

Certified Long Term Care Specialists

**Licensed Insurance Agents....appointed with all the carrier/issuers for comparison shopping.*

**Qualified Experience*

Current PEBP Members.... You have access to a Existing Voluntary Employer- Group Sponsored Long Term Care Policy via payroll.

Simplified Issue Since 2001....Family coverages at same rate.

Non-Biased Confidential Interviews, Quotes and Quality Application Processing...Contact

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