

A **Personal Offer** to **Members**
of **AIGA Upstate New York** from

MEDAmerica
INSURANCE COMPANY OF NEW YORK
An Excellus Company Home Office: Rochester, NY



LONG TERM CARE

the issue you wish would go away.

Right now you probably feel fine. The last thing you might think about is the prospect of a serious illness or disability afflicting you, particularly during your retirement years. But we should all consider the possible financial burden of long term care. This includes care at home, in an assisted living facility or nursing home. The cost of these unfortunate situations could be a large financial risk.

Will you beat the odds?

We certainly hope so. However, research indicates that **one in two** Americans will need long term care services at some point.¹ HMO's and traditional health insurance policies generally do not pay for long term care services. For most of these families, the problem is not the availability of care, but rather the high cost. 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.² Costs are continually increasing due to inflation.



The right insurance can help.

Today, there is a financial solution known as long term care insurance. It provides protection that is not included in Medicare, most Medicare supplements, or most traditional health care insurance plans. A quality long term care insurance policy provides for in-home, assisted living, and nursing home care. It can be purchased by an individual, a couple, or a loving third party on behalf of a relative. A reasonable cost for insurance protection today could be the wise investment you need to help protect your hard-earned retirement and estate assets tomorrow.

How much does it cost?

Probably less than you think. Your premium is based on your age and health at the time of application. By applying now, you will have the advantage of a lower cost. Also, because of our agreement with AIGA Upstate New York, you will be offered a premium discount that is not available to the general public. So today, you have the opportunity to purchase this protection at very competitive rates.

You know the risks. Ask us about protection.

Long term care insurance has brought many people added peace of mind. Let us show you how a long term care insurance policy can help you protect your savings and investments and help you maintain your freedom of choice in determining how and where you will receive care should a long term care need arise. Just complete the enclosed reply card or call, and an authorized agent representative of MedAmerica Insurance Company of New York can explain all of the details of this long term care insurance policy. They will analyze your personal situation and help you design a benefit plan that fulfills your needs at an affordable rate. Please remember that these are courteous professionals who will work hard to help determine the best form of coverage for your needs.

AIGA Upstate New York

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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.

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