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## WHAT IS LONG TERM CARE?

Long term care (LTC) includes a variety of services that help meet both the medical and non-medical needs of people with a chronic illness or disability who cannot care for themselves for long periods of time. It is common for long term care to provide assistance with the custodial, non-skilled tasks of normal daily living, such as bathing, dressing, and using the bathroom. Care can be provided at home, in the community, in assisted living facilities, or nursing homes. It may be needed by people of any age, although it is most commonly needed by senior citizens.

## LET LTCR ANSWER YOUR QUESTIONS ABOUT LONG TERM CARE

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Long Term Care Resources (LTCR) is the endorsed distributor of the Pioneers. We offer a national network of enrollment specialists who are dedicated to LTC insurance — and to the needs of Pioneers members.

An LTC enrollment specialist can answer your questions about long term care insurance, help you design a plan that's right for you, and assist you with the paperwork.

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## TO FIND OUT MORE

**CALL TOLL-FREE FOR MORE  
INFORMATION TODAY!**

**1-800-616-8759**

## LONG TERM CARE INSURANCE

*From*



Top 10 Reasons to  
Consider the  
Pioneers Long Term  
Care Insurance Plan

A Brief Countdown  
Of the  
Critical Advantages



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# LONG TERM CARE (LTC) INSURANCE SHOULD BE PART OF YOUR RETIREMENT PLAN

## *Here are the Top 10 Reasons Why*

### **10. You're probably going to need it!**

Current government studies show that all Americans over age 65 stand a 60% chance of needing some level of long term care during their lifetime. Over 40% will need care in a nursing home.\* that's a much higher risk than being in an auto accident or having your house burglarized. Yet we all consider auto and homeowners insurance to be a necessity. And your personal risk factors can increase dramatically, depending on your age, health, and family history.

### **9. The cost of long term care is expensive.**

The average annual cost of long term care can range from \$16,000 for a modest level of personal care in the home, to \$32,292 for care in an assisted living facility, to well over \$60,000 for a semi-private room in a nursing home.\* That's almost \$200 a day, and the costs in many states are much higher than the average. The tab for LTC can mount up quickly, draining the average family's assets in a very short period of time.

### **8. You are NOT protected by the government.**

Many people think that programs such as Medicare and Social Security provide LTC coverage. They don't. Medicare pays for limited nursing home care — if it meets specific conditions — and then only for a short period. Major medical insurance and Medicare supplements provide no coverage. Only Medicaid, a government welfare program, covers long term care, but you must use up almost all of your personal assets before you can qualify. So unless you have a specific LTC

insurance policy, the cost of most long term care will come out of your pocket.

### **7. LTC coverage can assure you of quality care.**

The limited benefits paid by Medicare and Medicaid can adversely affect the level of care you receive. Many private LTC facilities don't accept government patients, limiting your access to the best quality care. And those facilities with a high proportion of Medicaid patients are apt to be more crowded, less well staffed, and less responsive to your personal needs.

If you have plenty of assets and you are thinking of self-insuring, find out how a private LTC insurance policy can help you navigate the care options available.

### **6. You can maintain your independence.**

Government benefits come with a lot of strings attached. You have to meet very specific criteria to qualify for coverage, and you have fewer choices once your eligibility begins. Your personal preferences are not often given priority consideration under the government regulations, and you don't always get to decide the details of your own care. A typical LTC insurance plan gives you much more control and freedom of choice over the care you want to receive.

### **5. You can avoid becoming a burden to your family.**

With the costs of your care covered by an LTC plan, you wouldn't be draining vital assets your family needs. And after your own assets were gone, you wouldn't have to depend on your children or other relatives for the extensive financial and physical support long term care requires on a daily basis.

### **4. Planning now can save you money.**

Rates for LTC policies are based on several factors, including your age and health at the time you apply. The younger you are when you apply, the lower your cost will be. A delay of even five years can make a big difference in the amount you'll have to pay, and coverage can become much more expensive if you wait until after retirement age to apply. And if you should encounter health problems before you decide to obtain an LTC policy, it may be too late to find coverage at all.

### **3. You'll reap tax advantages.**

Benefits paid by LTC policies are tax-free. The premiums you pay are often tax-advantaged, too. In many cases, your premiums can be deducted on your personal taxes, or as a business expense when paid through your employer. That makes your cost of coverage even more affordable.

### **2. The Pioneers give you a choice of top rated insurers.**

The Pioneers Long Term Care Insurance Program doesn't offer cookie-cutter coverage that's the same for everyone. We know that different members have different needs, so we've enlisted the nation's top rated insurance companies to make a wide range of coverage available. You can choose the plan that has the coverage features you want, at a rate that fits your budget.

### **1. You're eligible for special discounts.**

The buying power of the Pioneers allows the LTC Program to offer special rates not available to the general public. You can't beat this program on your own.

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\* Source: National Clearinghouse for Long Term Care Information, U.S. Dept. of Health and Human Services