




*Your Life
Could
Change
on a
Dime*



And if it does,
we're here *for*
you & your family.

MEDAmerica
INSURANCE COMPANY
An Excelsis Company Home Office: Pittsburgh, PA





Your Life

*You have an
active lifestyle...*

sports,

travel,

hobbies

You cherish your family







Your health can change at any time, at any age, resulting in the need for long term care

- Automobile or Sporting Accident
- Brain Tumor, Stroke & Spinal Cord Injury
- Disabling Diseases – MS, Parkinson's Disease & Arthritis



What is Long Term Care?

- Long Term Care is the personal care you may need on an ongoing basis due to:
 - a disabling injury
 - chronic medical condition
 - effects of aging
 - Long Term Care helps people with the essential Activities of Daily Living (ADLs) such as:
bathing, eating, dressing, continence, toileting, transferring
- 



“I have a 54 year-old sister who two years ago had a massive stroke and her whole right side is paralyzed. She is completely incontinent. Her 13-year-old son has to help her with bathrooming when no one else is there.”

Philip

Long Term Care?
Me?



Your Risk for Needing Long Term Care?

43% of all individuals needing long term care services are under age 65.¹

1/3 of people having strokes are under the age of 65.²

¹ Adams, Tom, "Long term care insurance often misunderstood," Rochester Business Journal, September 26, 2006.

² "Stroke: Hope Through Research," National Institute of Neurological Disorders and Stroke, July 2004.





We all have these questions in the
back of our minds...

Who will care for me?

How will my needs be met?

How will my life change?



Your Wishes?

- Live at Home
- Maintain normalcy in your family
- Freedom from financial burdens
- No burden on family members/caregivers



Your Plan?






What's your plan to pay for your care?

- Retirement Fund?
- Investments?
- Assets?

70% of current nursing home residents deplete their financial assets within 12 months.³

³Darras, Frank N., "New Challenges for Those Approaching Retirement," www.ProducersWeb.com, December 8, 2006.






What's your plan to maintain normalcy in your family?

- An estimated 78% of adults receiving long term care at home rely exclusively on unpaid assistance from family members, friends and volunteers.⁴


⁴ Thompson, Lee, "Long-Term Care: Support for Family Caregivers," Georgetown University Health Policy Institute Issue Brief, March 2004.





Will your plan free you of
financial burdens?

*Will your income and assets support
both your family's lifestyle
and your care needs?*



Who pays for long term care expenses?

Health Insurance? No

[“...the major medical health insurance you may have at work usually *will not pay* for long-term care.”⁵

Medicare? No

“You should not rely on Medicare to pay for your long-term care needs.”⁵


Medicaid? No

“Many people start paying for nursing home care out of their own funds and ‘spend down’ their financial resources until they are eligible for Medicaid. Medicaid may then pay part or all of their nursing home costs. You may have to spend down or use up most of your assets on your health care before Medicaid is able to help.”⁵

⁵ A Shopper’s Guide to Long-Term Care Insurance, NAIC, 2003.



Is your plan to rely on your other Benefits?

- **Health Insurance:** pays for *some* short-term skilled care, but *doesn't pay* for custodial care/long term care.
 - **Disability Insurance:** replaces a *portion* of the disabled person's income, which is needed to pay expenses (mortgage, utilities, food).
- 



*Are you happy with your
current plan?*





Unless you have
long term care insurance...





You have the **PFLUB** Plan

Pay

For

Long Term Care

Until

Broke



Will your plan protect you & your family if your life changed on a dime?




The Solution?


Long Term Care Insurance: A Safety Net to help:

- Maintain your lifestyle.
- Protect your family's assets.
- Freedom from the financial burden of long term care.





Today, you have the ability to enroll
in a long term care insurance plan
that will empower you to live **your**
life on **your** terms.






Ok, empowerment is better than
Pflubbing.


How about
long term care insurance?

How does it work?





Your employer has helped
make this *easy* by selecting a
quality product
and *simplifying*
the process for you.





It's long term care insurance your way:

CareDirections
Simplicity®


**The highest rated long term care insurance
product on the market today!⁶**

⁶ Selling LTC.com, 2005.





CareDirections Simplicity[®]

- Cash Benefit provides coverage for long term care services – you receive a monthly check.
 - Uniquely suited for working-age adults.
 - Designed to maintain your lifestyle.
- 



You Just Send Me a Check?

Yes. Receive the monthly cash benefit you selected for as long as you need care, up to your lifetime limit.

Use the money as you choose!

For the care you want, from whomever you want, where you want, anywhere in the world.

Yes, not only will you receive
cash each month,
you will receive your cash benefit
in advance,
so you won't have to dip into
your savings
to pay for your services
each month.



You Can Purchase a Policy with
\$3,000 Monthly Cash Benefit
For as little as 40¢ a day!


<i>Issue Age</i>	<i>Monthly Premium</i>
35	\$12.03
45	\$21.38
55	\$40.09
65	\$85.54

Employer Program: \$3,000 Monthly Cash Benefit, 36 Months Lifetime Maximum, 90 Day Elimination Period, No Inflation, Lifetime Pay, Care Partner Rates.



The Process is Simple!

The agent contracted with your employer will help you through the enrollment.

1. Choose your monthly cash benefit.
 2. Choose the length of time before the payments start.
 3. Choose the length of time you want to receive cash benefits.
 4. Decide how you want the cash benefits to grow.
- 



How to Enroll

- Review enrollment material
 - Schedule personal consultation
 - Call with questions
- 