

Your employee benefits include Group Long Term Care Insurance . . .

Plan for your future — *Be informed, don't underestimate your need...*

Long-term care is something Americans of any age should be thinking about, but most people are not aware of the gap in their health care plan and how long-term care insurance can help by covering a wide range of medical and non-medical services – including custodial help with daily activities, nursing care and skilled nursing services at home, in adult day care, respite care, assisted living and nursing home care all fall into the category of long-term care – for people who are physically or mentally unable to care for themselves.

Critical for any age — *Not just the elderly...*

Many mistakenly assume that long-term care insurance is only for the elderly. Coverage is critical for any age, and more economical to purchase when younger. Anything can happen to anyone at any time resulting in the need for some sort of care. It is not uncommon to find a person in their 30s in a nursing home because of a debilitating accident.

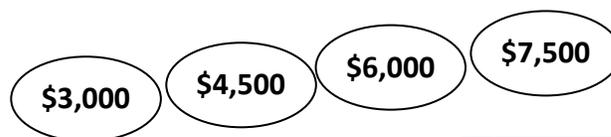
You are not covered — *Protect your assets and your family ...*

Health insurance does not typically cover long-term care costs and Medicare is limited paying for skilled nursing facility care only after a 3-day hospitalization and may require large out-of-pocket expenses. Without insurance, the cost of these services may have to come out of your savings or income. Long Term Care Insurance builds a firewall of protection around your assets.

Caring for a loved one who becomes chronically ill can take a toll on the entire family, not just financially but physically and emotionally as well.

Tailor this benefit to meet your individual needs with three basic decisions:

1. Which Monthly Benefit?



2. How large do you want your pool of money to be?



3. How do you want to enable that pool to grow over time?



At least 70% of people over 65 will need long term care services and support at some point.

To see how to tailor a plan to meet your individual needs go to:

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Group ID: centenary

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