

THE DECISION

KEY REASONS TO PURCHASE LONG TERM CARE INSURANCE

There are many reasons why it makes good sense to apply for coverage at this time. As an employee, you can take advantage of discounted rates and simplified underwriting during the upcoming Open Enrollment Period. Your family is eligible for discounted rates too!!

Long-Term Care Insurance helps protect your savings, assets, and future security.

By planning ahead, you can preserve your nest egg, your retirement plans - and, perhaps, the inheritance you hope to pass on to your loved ones.

Long Term Care Insurance gives you freedom and choice.

Your policy's benefits will help pay for the type of care you want and deserve. You'll have the freedom to choose the care setting too - the privacy of your home, the independent lifestyle of an assisted living facility - and, as a last resort, a nursing home.

Long-Term Care Insurance helps relieve family members of caregiving responsibilities.

Most people want to be remembered as a caregiver...not the one who needed care. But if you do wish your spouse, friends or family to care for you, you can collect cash benefits - to use as you wish - with no strings attached and no waiting period

Here are some key facts which may influence your decision:

Long-Term Care Insurance can help relieve the intense pressures caregivers experience.

Caregivers report that they have had to adjust their schedules, arriving late for work or taking long lunch breaks, to meet their demanding personal schedules.

Medicare or Medicare Supplement policies are not designed to pay all the bills.

A minimal amount of Home Care may be covered - and Assisted Living Facilities are NOT covered at all!

If you need care, you might have to go into a nursing home long before you want to - because that's all Medicare might pay for. The Medicare-approved facility might not be the one you would ordinarily choose - perhaps it's inconveniently located - overcrowded or understaffed - and not necessarily of high-caliber. Long-Term Care Insurance gives you freedom and choice!

**The best time to apply is while you're in good health.
And since rates will always be based on your age at the time you
apply, the younger you are - the lower your rates will always be.**



GOLDENCARE
U S A

America's Home for Long-Term Care Insurance

www.goldencareusa.com