

NURSING HOME

The One Risk You Probably Haven't Insured...



One of the more popular products in the market today is short term nursing home coverage. This type of protection is aimed specifically at nursing home stays of one year or less.

Why Consider Short Term Nursing Home Coverage?

- The cost of care at nursing homes and assisted living facilities is nearly \$40,000 a year.
- According to the *Wall Street Journal*, approximately 70% of all nursing home stays last for one year.
- The Health Care Financing Administration reports 45% of stays are for three months or less!

Who Needs It?

Just about everyone! Two out of every five people age 65 will need some type of long term care before they die. Many younger people also receive nursing home care related to accidents and illnesses.

Who Pays For It?

According to the HIAA, more than 50% of short term nursing facility care is paid for by the patients or families. Limited Benefit Nursing Home Care is more affordable than a regular Long Term Care policy and is a practical addition to any health coverage a client might have.

United American's answer to this coverage need is our LTC Classic plan.

To help Agents be competitive in this market, we've calculated annual and monthly LTC Classic rates and printed them on a rate card for you (see inset). Rates are based on the following:

- One year benefit period
- Married and individual rates
- 0-day elimination period
- Issue ages 40 to 84
- Daily benefit amount of \$50 to \$100

Note: Rates for Kansas and South Dakota are state special (rate card F2934(15)). Other rates are standard (rate card F2934). Contact Supply to place your order.

		LTC Classic												Qualified Nursing Home			
		Annual and Monthly Bank Draft Premium Rates												INDIVIDUAL RATES			
ISSUE AGE	\$50 DRB		\$60 DRB		\$70 DRB		\$80 DRB		\$90 DRB		\$100 DRB		0-DAY ELIMINATION PERIOD				
	ANN	MBD	ANN	MBD	ANN	MBD	ANN	MBD	ANN	MBD	ANN	MBD	ANN	MBD	ANN	MBD	
40-50	\$ 51.05	\$ 4.59	\$ 61.26	\$ 5.51	\$ 71.47	\$ 6.43	\$ 81.68	\$ 7.35	\$ 91.89	\$ 8.27	\$ 102.10	\$ 9.19					
51	55.50	5.00	66.60	5.99	77.70	6.99	88.80	7.99	99.90	8.99	111.00	9.99					
52	60.60	5.45	72.72	6.54	84.84	7.64	96.96	8.73	109.08	9.82	121.20	10.91					
53	66.20	5.87	78.24	7.04	91.28	8.22	104.32	9.39	117.36	10.56	130.40	11.74					
54	70.30	6.33	84.36	7.59	98.42	8.86	112.48	10.12	126.54	11.39	140.60	12.65					
55	76.00	6.84	91.20	8.21	106.40	9.58	121.60	10.94	136.80	12.31	152.00	13.68					
56	82.35	7.41	98.82	8.89	115.29	10.38	131.76	11.86	148.23	13.34	164.70	14.82					
57	89.00	8.01	106.80	9.61	124.60	11.21	142.40	12.82	160.20	14.42	178.00	16.02					
58	94.90	8.54	113.88	10.25	132.86	11.96	151.84	13.67	170.82	15.37	189.80	17.08					
59	101.35	9.12	121.62	10.95	141.89	12.77	162.16	14.59	182.43	16.42	202.70	18.24					
60	108.50	9.76	130.20	11.72	151.90	13.67	173.60	15.62	195.30	17.59	217.00	19.53					
61	115.85	10.43	139.02	12.51	162.19	14.60	185.36	16.68	208.53	18.77	231.70	20.85					
62	122.30	11.01	146.76	13.21	171.22	15.41	195.68	17.61	220.14	19.81	244.60	22.01					
63	136.30	12.27	163.56	14.72	190.82	17.17	218.08	19.63	245.34	22.08	272.60	24.53					
64	151.95	13.68	182.34	16.41	212.73	19.15	243.12	21.88	273.51	24.62	303.90	27.35					
65	169.30	15.24	203.16	18.28	237.02	21.33	270.88	24.38	304.74	27.43	338.60	30.47					
66	189.10	17.02	226.92	20.42	264.74	23.83	302.56	27.23	340.38	30.63	378.20	34.04					
67	209.50	18.86	251.40	22.63	293.30	26.40	335.20	30.17	377.10	33.94	419.00	37.71					
68	233.70	21.03	280.44	25.24	327.18	29.45	373.92	33.65	420.66	37.86	467.40	42.07					
69	260.55	23.45	312.66	28.14	364.77	32.83	416.88	37.52	468.99	42.21	521.10	46.90					
70	291.00	26.19	349.20	31.43	407.40	36.67	465.60	41.90	523.80	47.14	582.00	52.38					
71	324.65	29.22	389.58	35.06	454.51	40.91	519.44	46.75	584.37	52.59	649.30	58.44					
72	362.98	32.68	453.12	40.78	528.64	47.58	604.16	52.77	679.68	61.17	729.20	67.97					
					507.24	51.78	53.26				760.86						

Source: *Life Insurance Selling*, December 1998