

# United American

## A Good Choice For Long Term Care

Nobody wants to think about the need for Long Term Care, but it's something that must be considered. According to the Americans for Long Term Care Security, more than half the U.S. population will require some type of Long Term Care during their lives. Here are just a few reasons people should consider buying LTC insurance.

- Keep from being a burden on family members
- Access to quality care
- Protect lifetime assets
- Peace of mind



Source: Itcweb.org February 7, 2000; Itcshoppers.com February 8, 2000

### The reasons to buy are apparent, but what do the experts suggest people look for in LTC insurance?

*When buying a Long Term Care policy, individuals should get the broadest insurance coverage possible by making sure a policy covers home health care, nursing home care, adult day care and care in an assisted living facility.*

UA's LTC Gold Max provides customers maximum protection by allowing them to receive care in either a nursing home, at home or in a community care setting. The optional Home Health and Community Care rider includes coverage for adult day care, alternative care facility, hospice care and respite care.

*Inflation protection is crucial — especially for younger people.*

All plans in UA's LTC Classic and Gold Series portfolio feature an optional Benefit Inflation rider. By choosing this option, customers can automatically keep their policy in step with inflation. Benefit amounts increase 5% every policy year anniversary (compounded annually).

*Note: When the optional Benefit Inflation rider is selected for the base policy (qualified nursing home), it must be applied to all optional riders except for the Nonforfeiture option.*

*Consumers shouldn't buy a policy that requires them to meet several conditions before it pays benefits.*

UA's Long Term Care Classic features a Triple Trigger Benefit qualification. The plan pays benefits if:

1. It's medically necessary; or
2. Assistance is needed in at least two activities of daily living (i.e. mobility, dressing, toileting, transferring in and out of bed, chair or other seat, feeding, continence and bathing) or;
3. Cognitive impairment occurs

*Make sure the company providing the policy is of sound reputation and financial stability.*

United American has been in business more than 50 years and has some of the highest industry ratings — A+ Superior, A.M. Best (as of 9/99); AA Excellent Standard & Poor's (as of 10/98); and A-Excellent from Weiss Research, Inc. (as of 3/99).

Source: *The Dallas Morning News*, May 31, 1999

**In addition to expert recommended features, UA's Long Term Care portfolio offers many desirable qualities.**

**LTC Classic Indemnity**

- Qualified nursing home only coverage
- Coverage for skilled, intermediate and custodial levels of care

**LTC Gold Series (Gold, Gold Plus, Gold Max) Expense Incurred**

- Qualified Nursing Home coverage
- Optional Home Health Care or Home Health and Community Care protection
- Tax-qualified plans available in states where approved.

**Plan Features** (Plans and benefits may vary by state)

- Issue ages 40-84 • Choice of Daily Benefit Amount
- Choice of four Elimination Periods: 0, 30, 100 or 180 days
- Restoration of Benefits
- Coverage for Alzheimer's Disease
- Waiver of Premium • Third Party Notification
- Guaranteed Renewable protection
- Automatic Payment Plan
- Married couple rate (up to a 30% discount for both people)
- Optional non-forfeiture and benefit inflation rider for added security

LTC portfolio* is available in jurisdictions marked "X" at press time.									
AL	X	GA	X▼	MD		NC	X	TX	X▼
AK	X	HI	X	MI	X	ND	X	UT	X
AZ	X	ID	X▼	MN		OH	X	VT	X★
AR	X	IL	X	MS	X	OK	X	VA	X
CA		IN	X	MO	X	OR	X	WA	
CO	X	IA	X	MT	X	PA		WV	X
CT		KS	X▼	NE	X	RI		WI	
DE	X	KY	X	NV	X	SC	X▼	WY	X
DC	X	LA	X▼	NH	X	SD	X▼		
FL		ME		NM	X▼	TN	X		

\*Plans and benefits may vary by state.

▼ Denotes state special Rate books; Gold Rate books are only special in ID, LA, NM, SC and TX.

★ Only Gold Max available in VT

**Don't forget about these sales and training tools**

- LTC print ad (AD-143) **FREE**
- LTC lead cards (LC-44R95 and LC-53R7) **\$25/1,000** (\$20 for orders of 10,000 or more)
- LTC Diskette Calculates rates and rate comparisons. (Must have Windows to operate.) **FREE**
- LTC Consumer Questionnaire **FREE**
- LTC Classic/Gold Series Agent Guide **FREE**
- Long Term Care Guide **FREE**

*Order these sales tools through the Home Office. Check your latest Marketing Tools chart for availability by state.*

