

The One Risk Even 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. And **only 6% of seniors people actually have coverage!** Many younger people also receive nursing home care related to accidents and illnesses — **a need often missed.** Ask any younger family affected by this financial catastrophe!

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.** Shorter term Limited Benefit Nursing Home Care coverage is more affordable than other more advanced Long Term Care policies 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 monthly LTC Classic rates and have already supplied them to your branches. Rates are based on the following:

- One year benefit period
- 0, 30 or 100-day elimination period
- Daily benefit amount of \$50 or \$100
- Married and individual rates
- Issue ages 40 to 84

Rate Comparisons

(Example of monthly rates based on one year benefit period, 0-day elimination period and a \$50 or \$100 room benefit)

\$50 Daily Room Benefit			\$100 Daily Room Benefit		
Age	Individual	Married	Age	Individual	Married
65	\$15.24	\$13.15	65	\$26.30	\$30.47
70	\$26.19	\$22.79	70	\$45.58	\$52.38
75	\$47.26	\$40.11	75	\$80.23	\$94.52
80	\$84.23	\$64.79	80	\$129.58	\$168.45

Source: *Life Insurance Selling*, December 1998

LTC Classic* is available in jurisdictions marked "X" at press time									
AK	X	HI	X	MI	X	ND	X	UT	X
AZ	X	ID	X	MN		OH	X	VT	
AR	X	IL	X	MS	X	OK	X	VA	X
CA		IN	X	MO	X	OR		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		
GA	X	MD		NC	X	TX	X		

* Plans and benefits may vary by state

Note: Rates for **Kansas** and **South Dakota** are state special (rate card BODLTC (15)). Other rates are standard (rate card BODLTC). Contact the Home Office if you need another copy of these rate sheets.

The states of **Arizona, Georgia, New Hampshire** and **West Virginia** do not allow a one-year benefit period plan.

Do your customers a real service and give them at least an opportunity to consider our products before someone else does!