



Take the time to think of your four best friends. Of that group, two will likely need long term care at some point after the age 65.

No matter how big or how small – as a **LTCi professional specializing in LTCi with ACSIA Partners** Janine can help you help your employees learn about the risk to their 401k, savings and investments with the current gap in your coverage for long term care. When you have a conversation about LTCi with Janine she can see if this makes sense and if it does she will shop the LTCi market to find the best carrier for you and your employees. Individual quotes are also available.

We make LTCi easy with a proven strategy. An employer who is committed to an LTC Outreach and Education Program® will be rewarded by higher rates of employee productivity, retention and satisfaction!

Underwriting in the open market is strict – talking to a **LTCi professional specializing in LTCi** like Janine can be meaningful to you with either an individual or an employee benefit.

### Long Term Care insurance as a workplace benefit:

- Can be set up as a Voluntary Employee Benefit Program
- There often are Tax Advantages to business owners – then when the benefit pays out it pays out tax free
- Premium Discounts may be available for small to large employers –Spouses can participate
- Affordable Base Plan for all Employees
- Education with one-on-one follow up meetings for interested employees
- Carriers may offer easier, simpler underwriting
- Benefit options are available for both individuals, owners and employees



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Call Janine to discuss your best options in LTCi planning!

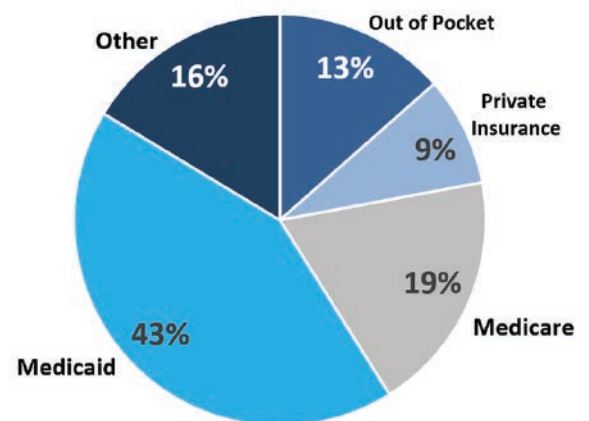
# Risk Factors:

- 70% of people turning age 65 can expect to use some form of long-term care during their lives.<sup>1</sup>
- Women outlive men by about five years on average, so they are more likely to live at home alone when they are older.<sup>2</sup>
- 37% of people needing long-term care are working age adults, ages 18-64.<sup>1</sup>
- Long-term care costs are projected to double in 20 years.<sup>3</sup>

Home Health Aide	\$15.75/hour = \$46,332 <sup>3</sup>
Assisted Living	\$3,628/month = \$43,539 <sup>3</sup>
Adult Day Care	\$68/day = \$17,680 <sup>3</sup>
Nursing Home	\$225/day = \$82,125 <sup>3</sup>

- Medicaid limits options for type and place of care. Must meet asset and income guidelines.<sup>4</sup>
- Aging of America:
  - People 65 or older numbered 46.2 million in 2014 or 14.5% of the U.S. population.<sup>5</sup>
  - By 2060, there will be about 98 million older persons, more than twice their number in 2014.<sup>5</sup>

## Who Pays for Long-Term Care? <sup>6</sup>



1. HHS.Gov Caregiver Resources & Long-Term Care <https://www.hhs.gov/aging/long-term-care/index.html>

2. Who Needs Care <https://longtermcare.acl.gov/the-basics/who-needs-care.html>

3. Cost of Care Survey 2016 [https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/131168\\_050516.pdf](https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/131168_050516.pdf)

4. Medicare 2017 Costs at a Glance <https://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html>

5. U.S. Census Bureau, Population Division, Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties, and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2014. Release Date: June 2015

6. National Health Expenditures Data, 2015. Centers for Medicare and Medicaid Services. Long-term care spending includes spending on nursing home and continuing care retirement communities, home health care, and residential and personal care.