

LONG-TERM CARE INSURANCE PROGRAM



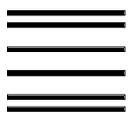
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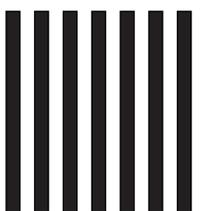
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THE NYSUT MEMBER BENEFITS TRUST ADVANTAGE

WHO IS ELIGIBLE TO APPLY?

- NYSUT Members & Associate Members
- Agency Fee Payers
- Spouses & Domestic Partners
- Adult Children over age 18
- Parents & Parents-In-Law

As a NYSUT member, you and your eligible family members may receive a **discount** on your Long-Term Care Insurance premiums, depending on the insurance company you select. Premiums are designed to stay level at the age at which you purchase the insurance; however, premiums could go up over time if a class-wide rate increase is approved. NYSUT members and their spouses/domestic partners may also have the added convenience of payroll and/or pension deduction, depending on the participating insurance company.

All policies are comprehensive, meaning the policies will pay for care in-home, in assisted living and/or skilled nursing facilities. There are even policies that allow you to pay your immediate family members living with you!



The NYSUT Member Benefits Trust – endorsed Long-Term Care Insurance program helps give you peace of mind knowing that you’ve planned ahead should you or a loved one require extended health care.

New York Long-Term Care Brokers (NYLTCB) is an award-winning and nationally-recognized insurance intermediary specializing in Long-Term Care Insurance consulting and sales for Professional Associations, Labor Unions, Employer Sponsored Groups and Families. Combined, the people of NYLTCB have over 150 years of experience in Long-Term Care Planning. With access to multiple, highly-rated Long-Term Care Insurance companies, the specialists at New York Long-Term Care Brokers offer unbiased guidance to help you craft the best plan for your family. “Our Policy is Taking Care of You.”

NYSUT Member Benefits endorses New York Long-Term Care Brokers to administer this important program. Their team will provide you with objective advice and discounted policies from numerous highly rated Long-Term Care Insurance companies. You will have access to a dedicated Long-Term Care planning specialist who will help you compare policies from different insurance companies, ensuring the best coverage at the most competitive premium.



LONG-TERM CARE INSURANCE MYTHS



It's too expensive!

A meaningful Long-Term Care Insurance policy could have a monthly premium for a couple in their 60s as low as \$140 per month. Consult with your Long-Term Care Insurance specialist to learn how to design a policy in line with your budget.



I lose all my money if I never use the policy!

Long-Term Care Insurance is like most insurance policies; if you don't have a claim, there's no refund of premium or death benefit. However, we can address this by adding a refund of premium feature that refunds 100% of premiums to a beneficiary, less claims paid, upon death of the insured.



I can't pay informal or unlicensed caregivers!

Not true. The NYSUT Member Benefits Trust-endorsed Long-Term Care program includes policies that will allow you to pay licensed or unlicensed caregivers, including family members.



I'm too young to consider Long-Term Care Insurance!

Did you know nearly 40% of all Long-Term Care is for people under the age of 65? It's never too early to start planning. Plus, at younger ages, it's much easier to receive preferred health discounts; not to mention, you'll always pay less over your lifetime the younger you are when you start.

HOW DO I ACCESS THE BENEFITS OF MY POLICY?

Benefit eligibility is determined by your inability to perform at least 2 of 6 Activities of Daily Living (ADLs) without substantial assistance or supervision, regardless of the cause. Your 6 ADLs are Eating, Bathing, Dressing, Toileting, Continence, and Transferring. You're also eligible for benefits when a severe cognitive impairment such as Alzheimer's or Dementia causes you to need assistance or supervision with 2 of 6 Activities of Daily Living.

Benefits begin being paid once you have satisfied the Elimination Period.



LONG-TERM CARE INSURANCE

Design a plan that matches your strategy and budget. **SIMPLY MAKE 5 DECISIONS:**

1. Monthly Benefit Amount – Choose one:
\$3,000 - \$12,000 per month

Your monthly benefit amount is the amount of insurance that you receive each month for a covered service, once you are authorized and have fulfilled the elimination period. If you don't need to use your full monthly benefit amount, the remaining insurance for that month will stay in your policy to be used at a later time.

PREMIUM SAVING TIP! Consider benefit levels more conducive to the cost of Home Care or Assisted Living. Examples of these benefit levels could be \$3,000 - \$6,000 per month. This can be a meaningful benefit to potentially pay the full cost of Home Care (depending on how much is needed), Assisted Living or as a means to off-set the cost of care.

2. Total Lifetime Benefit – Choose one:
2, 3, 4, 5, 6; or 8-year benefit periods

The total lifetime benefit works in tandem with your monthly benefit amount giving you a total dollar amount that the policy will pay in benefits. For example, if you start your policy with a \$6,000 monthly benefit amount and a 3-year benefit, the total amount of insurance is \$219,000 (\$6,000/month x 3 years). If you don't require the full \$6,000/month, the 3-year benefit would stretch longer.

PREMIUM SAVING TIP! If you have the ability to pay for some care out-of-pocket from income sources such as a pension, Required Minimum Distributions or social security, consider a lower monthly benefit, but longer benefit period like 4 or 5 years. This will give you a larger pool of money, but a lower premium than designing a policy with a larger monthly benefit and shorter benefit period.

3. Inflation Protection – Choose one:
Guaranteed Purchase Option or “Buy More Over Time” (this option allows you to increase your daily benefit in the future, with no medical underwriting)

An inflation rider may be an important component of your policy. This rider will increase your monthly benefit and total lifetime benefit each year to stay ahead of rising health care costs. Your premiums are designed to stay level at the age at which you purchase your policy.

You can choose to have your inflation rider increase benefits for your lifetime or 10, 15 or 20 years. Available inflation rates are 1-5% Compound or 5% Simple.

PREMIUM SAVING TIP! Consider capping your inflation rider instead of a lifetime inflation rider. This allows your insurance benefits to inflate for a pre-determined duration of time, saving on average 15-20%.

4. Elimination Period – Choose one:

0 days	60 days	180 days
30 days	90 days	

PREMIUM SAVING TIP! A longer elimination period will save you premium. If you're comfortable with paying for the first 180 days of care out of pocket, a 180-day elimination period will reduce your premium by 5-10%.

Note: Plan designs are not limited to the options presented. Participating insurance companies may have different options for monthly benefits, benefit periods and inflation riders. Speak to your Long-Term Care Insurance specialist for more details.



BUILT IN, VALUE ADDED BENEFITS

WAIVER OF PREMIUM

You stop paying premiums once you satisfy your elimination period and start collecting benefits.

GUARANTEED RENEWABLE

As long as you continue to pay your premiums, your coverage cannot be cancelled for any reason. Your individual rate cannot be raised due to age or health. Rates may only be raised on a class-wide basis if approved by the New York State Department of Financial Services.

INITIAL ADVISORY AND ONGOING CARE SERVICES

At claim time, a care manager will meet with you and your family as your personal advocate when you first need benefits. You'll review your policy and options together regarding the type of care and local resources. Your care manager will make suggestions, but you are always in control as the decision maker.

BED RESERVATION BENEFIT

If you are living in a nursing home, hospice facility or assisted living facility and need to go into the hospital for a period of time, the bed reservation benefit will apply to any bed reservation charges for a certain number of days per year or hospital stay, depending on the insurance company.

ALTERNATE PLAN OF CARE

The plan allows plan managers to authorize benefit payments for services that are not specifically defined. All that's required is that the service meets your needs and is a cost-effective alternative.

NYSUT DISCOUNT

Depending on the insurance company, a discount will apply for all NYSUT Members & Associate Members, Agency Fee Payers, Spouses & Domestic Partners, Adult Children over age 18, Parents & Parents-In-Law.

MARRIED OR HAVE A DOMESTIC PARTNER

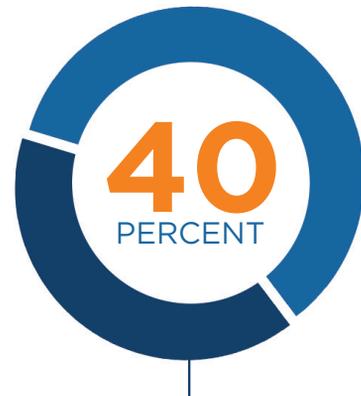
If you apply with a spouse or domestic partner, an additional **10-25%** discount may apply.

ANNUAL PREMIUM PAYMENT

By paying premiums annually instead of monthly, you will save an additional **8-9%** per year.

GOOD HEALTH

Remember that this program is medically underwritten, which means a phone or in-person interview will be required, an evaluation of medical records and, in some cases, blood work and/or a cognitive screen. If you're in relatively good health, you could qualify for an additional **5-10%** discount.



of Long-Term Care Insurance claims are for individuals under the age of 65.

POLICY ENHANCEMENTS

RETURN OF PREMIUM

If the policyholder dies and the return of premium rider was added to the policy, 100% of the premiums, less claims paid, will be returned to a named beneficiary.

SHARED CARE

This rider allows you and your spouse/domestic partner to share the benefits of each other's policy. If one person should exhaust his or her benefits, he or she can borrow a portion of their spouse's/domestic partner's benefits.

JOINT WAIVER OF PREMIUM

This rider waives the premiums for both spouses/domestic partners once one person goes on claim.

NONFORFEITURE

If you choose this option and then stop paying premiums for any reason, you will be able to keep a reduced level of your benefits (a percentage of your total lifetime benefit). The amount available will be based on the premiums you have paid after three years and will last at least 30 days.

RESTORATION OF BENEFITS

Restores benefits previously used if you come off claim and require no additional care for at least 180 days.



THE TOP 3 REASONS WHY I SHOULD BUY LONG-TERM CARE INSURANCE

1

To not place the burden on my family.

2

To protect my spouse's and loved ones' quality of life and future.

3

To be able to afford quality care in the setting I choose.



This special plan is available to residents of New York State only. You must be a New York State resident at the time of purchase; however, the insurance policy is portable to other states if you decided to move later on. Not living in New York? Ask your Long-Term Care Insurance specialist if your state has a Partnership plan.

If you design your policy with minimum benefit levels established by the state, your plan could qualify as a Partnership policy; this means that if you exhaust the benefits of your policy and still require care, you are eligible for Medicaid Extended Coverage without having to spend down all or a portion of your assets. The Medicaid Extended Coverage portion of this contract may also be reciprocal to other states. Ask your Long-Term Care Insurance specialist for more details.

The coverage advertised complies with the New York State (NYS) requirements for participation in the NYS Partnership for Long-Term Care Program (NYSPLTC). However, NYS and the NYSPLTC do not take part in specific insurer marketing plans, and do not endorse specific insurers or their policies/certificates.



of individuals over age 65 will require some type of Long-Term Care at some point in their lives.



To request your enrollment materials, simply call toll-free **1-888-884-0077** or visit *memberbenefits.nysut.org*. When you receive your enrollment kit, review the plans and decide which one and which features make the most sense.

To help you in this process, the enrollment kit will include sample plans, each including a combination of features chosen to suit different needs. Or you can design a plan that fits your unique needs. The choice is yours!

This is not an offer of insurance. Eligibility is subject to medical underwriting and you may be turned down for coverage. New York Long-Term Care Brokers represents various Long-Term Care Insurance companies, each with different medical underwriting guidelines. Even if you've been turned down previously, you may still be insurable with a different company.

Long-Term Care Insurance policies have many features to consider. If you would like assistance over the phone, via the web or would like to schedule an in-person meeting with your own Long-Term Care planning specialist, call New York Long-Term Care Brokers at **1-888-884-0077**. A representative will be happy to help you and the advice is free.



**NATIONAL
LONG-TERM CARE BROKERS, LTD.
NEW YORK**



The New York Long-Term Care Brokers Insurance Program is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 2.5% of first-year premium and 1% of renewal premium received in years 2-10. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.

Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

National/New York Long-Term Care Brokers has grown to become one of the largest Brokerage Agencies in the U.S., specializing in Long-Term Care Insurance, Life, Annuity, and Disability insurance. One of the reasons for our impressive growth is our commitment to excellence.

Yes, I'd like to learn more about how I can protect myself now and in the future with Long-Term Care Insurance!

888-884-0077

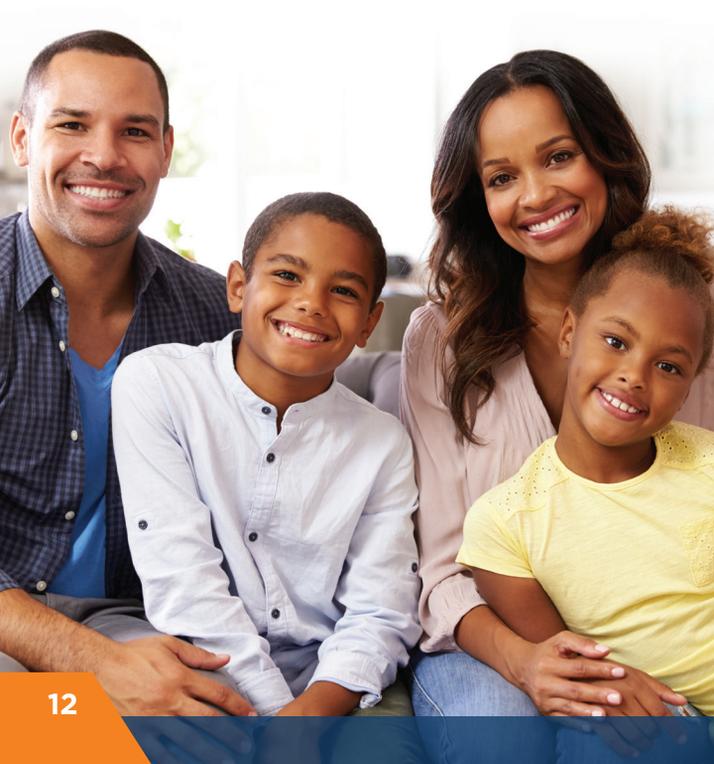
Please contact me for information

Name _____

Address _____

Phone _____

Email _____



NEW YORK LONG-TERM CARE BROKERS

11 Executive Park Dr., Clifton Park, NY 12065

888-884-0077

Endorsed by:

