



**NEW YORK LONG-TERM CARE BROKERS, Ltd.**  
**“ Your total resource for long term care insurance”**

*We are an independent, nationally recognized brokerage firm specializing exclusively in long term care insurance consulting. The firm offers a comprehensive portfolio of long term care insurance programs for individuals, employers and professional associations.*

*Our public/private sector client list includes major universities, trade associations, credit unions, banks, broker-dealers, accounting firms, professional associations as well as a thousands of individual consumers across sixteen states.*

*In addition to providing ongoing workshops and educational seminars for the general public, we also sponsor a fully accredited continuing education curriculum for professionals in the financial services industry.*

Our “total resource” programs offer:

- *Toll-Free Dedicated Help Lines*
- *Professional Executive Support Team*
- *Comprehensive Portfolio of Long Term Care Policies*
- *Licensed Enrollers*
- *On-site Employee Seminars*
- *Multi-State Subscriber Support*
- *Payroll Deduction and List Bill Capabilities*

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**“ A CRITICALLY NEEDED  
PROGRAM THAT WILL  
ATTRACT NEW MEMBERS  
AND HELP YOU RETAIN  
EXISTING ONES ”**

- ***60% of the population could need it sometime in their life***
- ***Most people recognize or have experienced their related risks***
- ***Thousands of people already use the program to provide family peace of mind***
- ***One of the fastest growing methods to protect personal assets and savings***
- ***Timely addition to member services package for all types of Associations and Credit Unions***

**LONG TERM CARE:** “*The greatest, unfunded health care risk is assistance you would need if you were unable to care for yourself due to a prolonged illness or disability. Most long term care is not skilled nursing home care but home-based custodial care*”.

- *The US Census Bureau estimates that by 2060 as many as 24 million people will need long term care services*
- *Nearly two-thirds of those surveyed by the GE Center for Financial Learning said that a parent, grandparent or other family member has needed long term care services*
- *As many as half of all Americans in their 50's will need such care during their lifetime, according to a 2001 National Endowment for Financial Education study*

**“Long term care is an unavoidable cost for most Americans and a time bomb for baby boomers”**  
**Fortune Magazine**

#### **WHAT ARE THE OPTIONS:**

- *Deny the potential risk because it will never happen to you*
- *Decide that you can afford to pay the costs from your or savings or assets*
- *Hope that other family members can provide the care*
- *Expect that Medicare or Medicaid will cover the expenses*
- *Transfer the risk to an insurance carrier.*

#### **SOME FACTS ABOUT COVERAGE AND COSTS:**

- *A year in a nursing home could cost between \$35,000 to \$80,000 according to Business and Health Magazine*
- *The Wall Street Journal reported that ...70% of all single people admitted to a nursing home go broke within 3 months and 50% of couples are impoverished in 6 months after one is admitted.*
- *An AARP Study found that three home health care visits per week could cost \$12,000 a year.*
- *Medicare covers only a limited number of days of skilled care and Medicare supplement policies do not cover most long term care needs*
- *Medicaid restricts coverage based on income and assets and requires you to consider either asset transfers or “spending down” your assets to qualify.*

#### **WHY IS LONG TERM CARE INSURANCE A TIMELY, NEW MEMBER BENEFIT FOR YOUR ASSOCIATION OR CREDIT UNION?**

- *There is a growing recognition that the costs associated with a chronic long term illness are beyond the financial means of most families*
- *If you currently offer other insurance programs, long term care insurance can be a meaningful addition to your member services*
- *As a sponsor, you will be able to offer premium discounts only available to members and their families*
- *Members tell non-members of the benefits available which may motivate them to join*
- *Informational and educational workshops on long term care provide new opportunities to promote other services and products*
- *There are virtually no costs to your organization for providing this program for your members*

#### **WHAT SPECIAL BENEFITS ARE AVAILABLE TO YOUR MEMBERS?**

- *Member discounts are applicable for spouse, adult children, parents, in-laws and grandparents*
- *Coverage is provided by individual policies so that each participant can design a personal and custom plan to fit their individual needs and budget*
- *All long term care insurance policies are portable. Once issued, policies and discounts remain in force for the lifetime of the policyholder.*
- *If a member is an employer, their eligible employees and their spouses can apply for benefits and receive the discounts.*

#### **THE RESULTS:**

*Attracting new members and retaining exiting ones requires you to offer meaningful members services and programs. What better way to show that you understand their potential risks associated with a chronic long term health care problem than to offer them the means to transfer this risk and enjoy their peace of mind.*

*With the extended family discounts and custom-designed policies, a long term care insurance program provides another reason for individuals and employers to join your organization and remain members for years to come.*