



Dear CBA Member,

In keeping with our policy of providing you with the most comprehensive benefit programs, we are pleased to announce that we have endorsed a new Long Term Care insurance program for Colorado Bar Association members.

You may know that long term care is expensive and that the chances of requiring care increase significantly as we grow older. What you may not know is that standard health plans and Medicare pay very little, if any, of the cost of Long Term Care. This leaves the burden of paying for care on us and our families.

For these reasons, the Association thought that it was important to endorse and encourage members to explore long term care insurance. We have approved LTC Global and its affiliate companies* to offer the program. We chose LTC Global because they specialize in Long Term Care insurance and represent all of the major insurance companies which allow them to offer you the most affordable plan that is appropriate for your individual circumstances. The policies provide excellent benefits and pay for a variety of different types of care, including care in your own home.

Highlights of the program:

- As a CBA member you will receive a ***premium discount***.
- Your ***extended family members*** (including spouses, brothers, sisters, parents, children age 18+, grandparents, aunts, uncles, and in-laws) can apply for a policy. Long term care is very much a “family issue.” When one person needs this type of care, the entire family is affected.

To consider this important protection, please return the enclosed card and a licensed insurance representative specializing in Long Term Care will provide you with additional information. This benefit is made available by the Colorado Bar Association with you and your family’s financial security in mind.

Sincerely,

Heather Clark
Director of Membership Services

*ACSIA Long Term Care, Inc. and Gelbwaks Insurance Services