



Florida Dental Laboratory Association

Dear Mr. Jones,

The Federal Government reports that 70 percent of Americans age 65 and older will require some long term care services during their lives and that the majority of these costs are not covered by Medicare or standard health insurance. Additionally, the Government reports that the average cost of care for a private room in a nursing home is over \$83,000 a year and that care provided in your home or an assisted living facility can also be very expensive.¹

Considering the likelihood of requiring care and its cost, the real possibility of needing long term care represents a significant threat to your lifetime savings. Given the turbulent economic environment, it has never been more important to preserve your existing assets. This is why the Florida Dental Laboratory Association felt it was important to provide members with a program that can help protect their financial security from the long term care threat. In this regard, we are pleased to announce that we've approved LTC Global and their affiliate companies* to offer such a program.

LTC Global specializes in Long Term Care insurance and represents all of the major insurance companies which enable 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 an FDLA member you are eligible for a ***premium discount***.
- Your ***extended family members*** (including spouses, brothers, sisters, parents, children age 18+, grandparents, aunts, uncles, and in-laws) are also eligible for coverage.

To consider this important protection, please return the enclosed card and you will receive through the mail a free copy of the "***Long Term Care Fact Sheet***" published in Washington, DC by the **National Association of Insurance Commissioners**. The National Association of Insurance Commissioners consists of the chief insurance regulators for each of the fifty states. Their primary mission is protecting the interests of insurance consumers.

The information provided through the mail will be followed up by a licensed insurance representative specializing in Long Term Care who will answer any questions you may have and provide you with additional information.

Sincerely,

Eric Wade, CDT
FDLA President

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

¹ www.longtermcare.gov/LTC/Main_Site/Paying/Index.aspx; Accurate as of January 23, 2012



YES, please mail me a free copy of the "***Long Term Care Fact Sheet***". I understand this brochure is provided FREE of charge and without obligation and will be followed up by a licensed representative who will answer my questions and provide me with rate information.

Please complete the following

Date of Birth: _____
 Spouse Date of Birth: _____
 Phone Number: _____
 Email: _____

Mr. John Jones
14 Salisbury Way
Farmington ID 06032-1440

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