



RE: Association Long Term Care Insurance Program

Dear Member,

As you may know, the possibility of needing long term care poses a significant threat to your lifetime savings. The Federal Government reports that *“at least 70 percent of people over age 65 will require some long term care services”* and that *“forty (40) percent of people currently receiving long term care are adults 18 to 64 years old.”*¹

Considering the likelihood of requiring care and the cost of care being over \$68,000¹ a year for a semi-private room in a nursing home, the Florida Chamber of Commerce felt that 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 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 Florida Chamber of Commerce 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) can apply for coverage. 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 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 and provide you with additional information.

Sincerely,

A handwritten signature in blue ink that reads "Mark Wilson".

Mark Wilson
President and CEO

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

¹ www.longtermcare.gov; Information accurate as of May 20, 2010.