



Dear FMA 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 Medical Association felt the importance to provide members with a program to help protect financial security from the long term care threat. The FMA is pleased to announce the approval of LTC Global and their affiliate companies* to offer such a program to FMA members.

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 Medical Association 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 you provide to LTC Global through the mail will be followed up by a licensed insurance representative specializing in Long Term Care. The representative will answer any questions and provide you with additional information.

LTC Global can also provide **life and disability insurance** for Florida Medical Associations members.

Sincerely,

Cindy P. Miller
Director of Business Development

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

¹ www.longtermcare.gov; Information accurate as of August 18, 2010.