

Why would I need long term care (LTC) insurance?

If these trends impact your future	Long term care coverage can help
Rising costs: Average yearly cost for a nursing home is \$70,000; home care is \$36,500. ¹	Pays a monthly benefit to help offset the cost of care.
Demand for choice: More people want the freedom to choose care at home, rather than in a facility, if possible.	Most LTC insurance plans now include a benefit for caregiving at home.
Families changing: More single people, fewer couples having children. ²	Important coverage for those with no one to care for them.
People living longer: People who live past 80 have a greater risk of outliving their savings. ³	Valuable help when longer lives mean a greater chance of needing care.
Not just for the elderly: Nearly 57% of Unum LTC claimants are under age 65; the average is 54. ⁴	If needed, you can use LTC insurance while you are still in the workplace.

Your enrollment is October 9 through November 10, 2009.
www.team.georgia.gov/flex



Better benefits at work.

