



PLEASE FILL OUT THIS FORM AND MAIL IT TO:

Information Request Form

↑ DETACH HERE ↑



Some Facts About LTC:

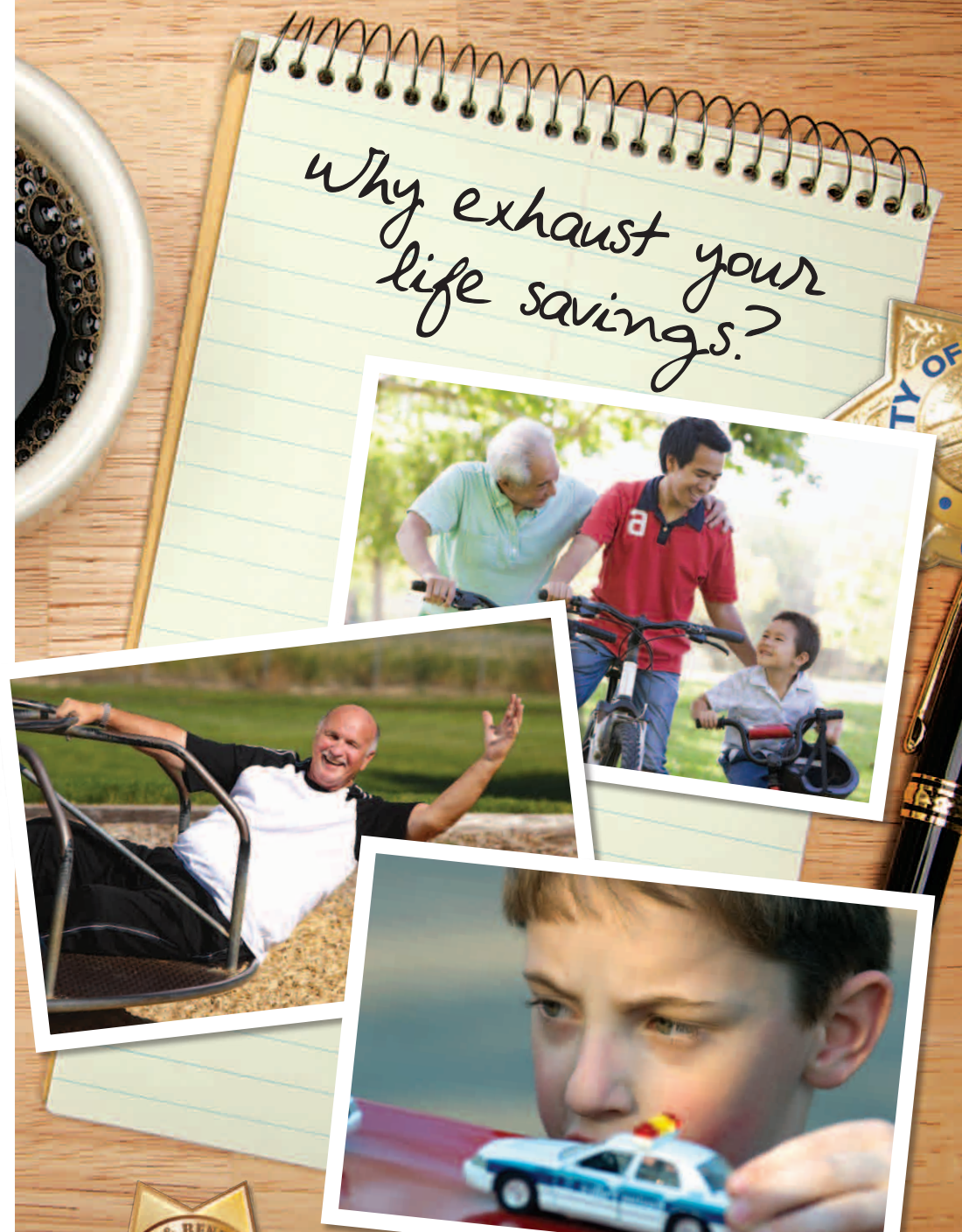
- In 2007, the average daily rate for a private room in a nursing facility was \$213 for a private room or \$77,745 annually, and \$189 or \$68,985 annually for a semi-private room. The hourly rate for a home health aide was \$19.¹
- The lifetime probability of becoming disabled in at least two activities of daily living or of being cognitively impaired is 68% for people age 65 and older.²



Myers-Stevens & Toohey Co., Inc.
26101 Marguerite Parkway
Mission Viejo, CA 92692
CA License No. 0425842
800-827-4695 or fax 949-348-2630

¹MetLife Market Survey of Nursing Home and Home Care Costs, 2007.

²AARP. Beyond 50. 2003:
A Report to the Nation on Independent Living and Disability, 2003.



Long-Term Care Solutions
Simple, Affordable & SAFE!

For You, For Your Family...

Don't wait to request this
important information.

Call today toll free
1.800.827.4695

*Your phone number is requested so a representative can call to confirm the information needed to receive your **FREE** Long-Term Care Information Package. (We will not sell or share your personal information with anyone without your expressed permission.)



Myers-Stevens & Toohey Co., Inc.

Attention: PORAC LTC

26101 Marguerite Parkway

Mission Viejo, CA 92692

CA License No. 0425842



What is Long-Term Care (LTC)?

Long-Term Care is assistance provided for help with personal care or Activities of Daily Living (ADL). This help can be provided **In-Home**, in a **Nursing Facility**, or in **Community Based Care**. The need for care is usually the result of a disability or long term medical or physical condition such as, but not limited to:

- Stroke
- Parkinson's Disease
- Multiple Sclerosis
- Alzheimer's Disease

What is Long-Term Care Insurance?

Long Term Care Insurance is a policy designed to reimburse you for medical expenses associated with assistance you would receive with Activities of Daily Living (ADL), such as bathing, eating, dressing and walking. Long-Term Care Insurance is not a one size fits all policy. There are many options for in-home and nursing care, as well as, comprehensive based care and most plans are **Federally Tax Qualified** which means they could offer greater savings as a tax break. In addition, California Partnership plans are also available. Partnership plans protect your investments and estate against federal spend down limits to qualify for aid, should you outlive your coverage.

Why Should I Purchase Long-Term Care Insurance

The answers to this question are easy. In retirement, next to your health insurance, Long-Term Care is the most used insurance. Long-Term Care insurance can offer you greater individual choices as to the quality of care and where you receive that care. By granting you a stronger hold on your own future you can maintain the personal and financial independence that is important to us all. As an active or retired member of PORAC you and your extended family members are eligible for the group discounted rates.

How Do I Get More Information

Take a moment to fill out the information card with some basic questions about yourself and spouse and mail the no-obligation card attached. We will have one of our Long-Term Care specialists contact you. You can also reach us by phone at:



Myers-Stevens & Toohey & Co., Inc.
1.800.827.4695

Please indicate you are interested in Long-Term Care for active and retired PORAC members.

You can also receive information via e-mail by visiting us on the web at:

www.poracinsurance.org



↑ DETACH HERE ↑ Information Request Form

☐ **YES!** I would like an insurance agent to contact me and provide me more information!

Name: _____
Spouse's Name: _____
Daytime Phone*: _____
Evening Phone*: _____
Birth Date: _____
Spouse's Birth Date: _____
E-mail: _____

Don't wait to request this important information.

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1.800.827.4695**

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