

Long Term Care Insurance Program

Legacy Services, Inc. is an independent broker that specializes in long term care insurance (LTCi). Our mission is two-fold. First, we help employees determine if LTCi makes financial sense for them. Second, we help employees who wish to buy this coverage get the best value for their money.



What is Long Term Care? Long term care is the type of help, or care, you need when you are no longer able to do the things you take for granted every day. It is needed when simple things, such as getting out of bed, eating, or even taking a shower, become too difficult to do on your own.

Why Should I Consider LTCi? The idea that LTCi is just for the elderly is a thing of the past. Sporting accidents, disabling events such as strokes or spinal cord injuries, and conditions such as Multiple Sclerosis, Lou Gehrig's, and Parkinson's can happen to anyone at any age.

Medicare, disability insurance and other types of health insurance are not designed for long term care coverage and Medicaid will not pay until after your assets are depleted.

Is LTCi Part of Your Retirement Plan? LTCi is about securing the future and ensuring you have full control over it when you arrive there. LTCi protects families from the devastating financial losses that can occur when someone requires assistance. Furthermore, it helps maintain freedom of choice and ensures high quality of care.

Today is the Right Time to Plan for Tomorrow: Your premium rate is based on your age when you apply and it may never be lower than it is today. Once you are insured, your rate will not increase because you get older or your health changes. Ask how much money you might save by obtaining coverage now, versus delaying until later.

Quality Carriers: Legacy specializes in LTCi. As an independent agency, we recommend companies with high financial ratings and a commitment to LTCi. Our primary carriers include: MetLife, John Hancock and Prudential.



Program Information

Eligibility: Applicants must be between the ages of 18 and 84 and reside in the U.S. (50 states and DC). Acceptance is not guaranteed. An application covering health history must be completed.

Plan Options: Individual LTCi policies offer a wide range of options allowing you to customize coverage. For example: Daily Benefit Amounts from \$60 to \$400 per day; Benefit Periods from 2 years to unlimited; Elimination Periods from 20 days to 360 days; and many other riders. Individual policies are also fully portable.

Kansas Partnership: We provide Kansas Partnership qualified policies and in-depth education on the state's Partnership program.

Premiums: This is a voluntary plan; therefore, the participant pays 100% of the cost. Premiums are based on the participant's age, health, marital status and level of coverage selected. Payments can be made monthly (through automatic checking account deduction), quarterly, semi-annually or annually. There is a discount for paying premiums once a year.

Personalized Service: Everyone has unique needs that must be discussed individually. For this reason, our program features no obligation one-on-one phone consultations with agents who specialize in LTCi. An LTCi consultant will walk you through the entire application process.



For more information, contact Legacy directly at:
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Review Frequently Asked Questions at
www.servilink.net/legacyltc