

Long Term Care Insurance

Make Sure Your Long Term Care Insurance Fits Your Growing Needs

Long term care insurance is an important part of a good financial plan because long term care needs can be extremely expensive and may occur at any age. New tax laws and tax-qualified plans help make long term care insurance more attractive and affordable.

Benefits

The high cost of long-term care is a serious threat to the financial security of millions of Americans. Long-term care is the type of care you would require if you needed help with basic activities of daily living such as bathing, dressing or eating. The average annual cost of a nursing home stay today can be between \$40,000 in some regions to \$80,000 and more in other regions.

As one step in addressing these concerns, we have arranged for the availability of individual long-term care insurance at a special premium discount through several insurance carriers. The benefits to you include:

- Comprehensive - Facility, Home and Community Based Care Available to association members, their spouses, parents, grandparents, children and grandchildren.
- Premium discounts
- Non-tobacco user discount
- Qualified for Tax Deduction (in some cases)
- Hagan Benefits consultant to help you determine the appropriate program

Guaranteed Renewable

Long Term Care Insurance policies are guaranteed renewable, meaning that the companies cannot increase premiums for a plan unless they are increased for all and policies cannot be cancelled.

Apply now for long term coverage

Participation in this program and choice of benefits is obviously a matter of personal choice. If you wish to consider purchasing long term care insurance, please take a few moments and contact the long term care insurance specialist at Hagan Benefits to develop a plan specifically for you: 1-800-456-0737.