

# Ready for a Reality Check?

Check out these common misperceptions about long term care insurance:

## "IT'S TOO EXPENSIVE"

Actually, long term care insurance is far more affordable than you might think. And the younger you are when you apply, the lower your premium. For example, if you purchased coverage at age 40, your biweekly premium for a plan that covers your care at home or in a facility and keeps pace with inflation would be \$30.05.\*

## "IT'S ONLY FOR OLDER PEOPLE"

Not true. You don't have to be in your retirement years to experience a disabling illness or injury. In fact, 40% of the people who need long term care are working-age adults.\*\*

## "I'M ALREADY COVERED"

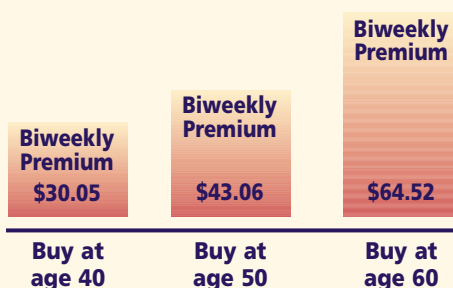
Not true. Unless you already have long term care insurance, you're really not covered. Medical and disability income insurance are not designed to pay for long term care. Further, while Medicare covers some care in nursing homes and at home, it does so for a limited time, subject to restrictions. And Medicaid, the government program to help those in financial need, won't kick in until virtually all your assets—and your spouse's assets—have been consumed.

## "I CAN ALWAYS BUY IT LATER"

Not true. You may have an accident or develop a serious health condition that disqualifies you for the insurance. And since premiums are based on your age when you apply, if you purchase now, you'll pay a lower premium than if you wait, no matter what your age.

### The Cost of Waiting

▶ **BUYING COVERAGE NOW MAY SAVE YOU THE MOST MONEY\***



Keep in mind, the younger you are when you buy, the lower your premiums will be.

\* Comprehensive plan with \$150 daily benefit amount (DBA), 3-year benefit period, 90-day waiting period and automatic compound inflation option.

\*\* *Long-Term Care Insurance — Baby Boom or Bust?*, Conning & Company, 1999, page 13.

**Don't be misled. Base your decision to apply for the Federal Long Term Care Insurance Program on the facts!**

"It's time to take a look at this opportunity to plan for the future. Get the facts!"

*Kay Coles James*  
Director, U.S. Office of Personnel Management

### The Federal Long Term Care Insurance Program



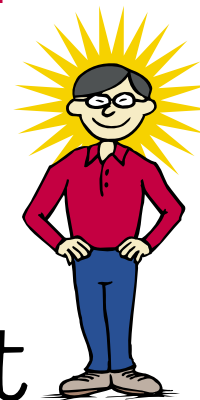
Sponsored by the U.S. Office of Personnel Management and Offered by John Hancock and MetLife

The Federal Long Term Care Insurance Program is administered by Long Term Care Partners, LLC, and offered by:  
John Hancock Life Insurance Company, Boston, MA 02117  
Metropolitan Life Insurance Company, New York, NY 10010

*John Hancock*

**MetLife**

**Be smart! Call 1-800-LTC-FEDS (1-800-582-3337) (TDD: 1-800-843-3557) or visit [www.LTCFEDS.com](http://www.LTCFEDS.com) for a FREE Open Season Information Kit and application!**



**Be Smart**

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