



**Long Term Care Insurance!**  
**Enrollment begins February 28<sup>th</sup> and ends May 28<sup>th</sup>**



**WHAT DOES LONG TERM CARE INSURANCE COVER?**

- Expenses for care whether received at home, in the community, or in an assisted living/nursing facility

**WHO CAN BE COVERED?**

- Eligible employees
- Family members aged 18-79 years old

**CONSIDER THAT...**

- Seven in ten of us will likely need some type of long term care as we get older
- Health or disability insurance does not cover this kind of care

**HOW WILL YOU PAY FOR LONG TERM CARE WITHOUT LTC INSURANCE?**

- Cost of these services may come out of your retirement savings or fixed income

**CONSIDER ATTENDING A WORKSHOP OR MAKE A PERSONAL APPOINTMENT**

Please take a few minutes to learn all you can about this new voluntary benefit program, evaluate your choices, and contact our Long Term Care consultants to discuss your options, if interested.

**Call 650.341.5050 ext. 109 to reserve a seat in a workshop!**

FEBRUARY WORKSHOP DATES				
Day	Date	Session Time	Campus Location	Room
Tuesday	02/28/12	11:00AM	College of Alameda	L237
Tuesday	02/28/12	2:00PM	Berkeley City College	451 A&B
Wednesday	02/29/12	11:00AM	District/Laney	District Lunchroom
Wednesday	02/29/12	2:00PM	Merritt College	R-23

*Refreshments will be served at all workshops!*

*Please contact the Long Term Care Insurance consultants if you have questions regarding this insurance:*



**RETIREMENT OPTIONS FOR EDUCATORS**  
 650.341.5050 ext. 109

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*Offering Long-Term Care Insurance Benefits for Colleges  
 Insurance provided by ROE Insurance and Financial Services, LLC*