Long Term Care Insurance!
Enrollment begins February 28th and ends May 28th

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!

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<th>FEBRUARY WORKSHOP DATES</th>
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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
Karen Perry: kperry@jhnetwork.com or Teresa Campama: tcampama@jhnetwork.com

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