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To:

From: Rhonda Peterson, Group Long-Term Care Benefits Consultant

Did you know?

- An illness or accident can happen at any age and you may need help with eating, dressing, toileting, bathing, continence and transferring.
- The average cost of Home Health Care for custodial care is \$15 to \$19 an hour.
- The average cost of a Nursing Facility is \$ a month.
- The younger you are when you enroll in long-term care insurance the lower the premium.
- You may want to pick up a policy while you are healthy, because certain health conditions may prevent you from qualifying for long-term care insurance.

Simplicity ii is different from traditional plans because it gives you the freedom to choose where and from whom you want to receive care. You receive a monthly cash benefit for as long as you remain eligible and need care. There are no provider bills to submit and there's no waiting for payments. It's as simple as that.

As an active employee, you and your spouse are eligible for modified underwriting. There is no physical required but you and your spouse do need to answer six medical questions. **If you have a long-term care plan with, you will keep your current policy. If you are interested in this plan, you can purchase a cash boost to add to your current policy.**

Benefits of a Simplicity ii Long-Term Care policy:

- 5% group discount and spousal/care partner discount
- Each employee and/or spouse can choose their benefit options
- Billed directly to employee
- The monthly benefit comes to you and you decide how your care is provided (family members, home health agency, assisted living, adult day-care, hospice or nursing home)
- Rates are locked-in at the time of enrollment
- Waiver of premium
- Qualifies as Partnership Plan and helps protect assets
- Web enrollment
- Available to family members at group rates (family members are subject to full medical underwriting)

Enclosed is an information sheet listing the options available, along with sample rates. If you have questions on long-term care or want to enroll in a policy, contact me at (701) 282-1595 or toll-free (866) 392-4834

This product is reinsured and administered by MedAmerica Insurance Company.

Sincerely,

A handwritten signature in cursive script that reads "Rhonda Peterson".

Rhonda Peterson

