

# Ready for a Reality Check?

Check out these common misperceptions on long term care insurance:

PERCEPTION	REALITY
"It's too expensive"	<input checked="" type="checkbox"/> Your biweekly premium at age 40 could be as low as \$30.05.*
"It's only for older people"	<input checked="" type="checkbox"/> An estimated 40% of people receiving long term care services are between the ages of 18 and 64.**
"I can always buy it later"	<input checked="" type="checkbox"/> You may have an accident or develop a serious health condition that disqualifies you for the insurance. And your premiums will be higher if you wait.

\* Biweekly premium for the Federal Long Term Care Insurance Program, based on a Comprehensive Plan with a \$150 daily benefit amount (DBA), 3-year benefit period, 90-day waiting period, with 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!**

Take One...

"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

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



Be Smart

## 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

