



# LONG TERM CARE INSURANCE: NEW ENDORSED RAM PROGRAM



## RAM Member Discounts Available

***Health insurance won't cover these costs!  
Medicare and Medicaid fall short as well!***

***Today, 22.4 million families - almost one-quarter of American households - are providing informal Long Term Care for a friend or relative!***

### *Long Term Care Can Affect Your Assets*

A serious illness or accident that leaves you requiring assistance with everyday activities can quickly deplete a lifetime of accumulated assets and devastate a family.

### *It's easy to see why:*

- ◆ The average daily cost of facility care in the Baltimore-Washington area is \$200 per day. *That equals \$73,000 a year!*
- ◆ Home health care costs from \$10 to \$17 per hour. Round-the-clock care can exceed \$200 per day.
- ◆ The average stay in a nursing home is 2.5 years.
- ◆ 72% of people admitted to a nursing home are impoverished within one year.

### *Chances are That YOU WILL Need Care*

No one knows for sure if he or she will require care. What we do know is that the probability of requiring care increases as a person ages.

### *Consider:*

- ◆ 40% of people receiving long term care are between the ages of 18 and 64.
- ◆ 43% of individuals age 65 will enter a nursing home sometime in their lives, with 50% staying an average of 2.5 years.
- ◆ 50% of the population aged 85 and older is currently receiving some form of Long Term Care assistance.

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### *KELLY = Knowledge and Experience*

Kelly Benefit Strategies represents insurance companies offering Long Term Care Insurance protection. Our agency provides coverage that is specifically designed to meet clients' needs. We are dedicated to providing quality products and personalized service.

### *Representing the Best Long Term Care Carriers*

The strength of a Long Term Care Insurance program depends not only on the components of the plan, but also on the financial strength of the insurance carrier. Kelly Benefit Strategies reviews insurance carriers to confirm that they maintain high ratings and excellent client service.

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***For more information, please contact:***

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