

WHY DO I NEED LONG TERM CARE?

- The average annual cost of convalescent care is **over \$69,000.**
- In **20 years**, the average annual cost is expected to **exceed \$180,000.**
- The average lifetime expense to care for an **Alzheimer's patient** is **\$290,000.**
- **3 out of 5** people over age 65 will require a **minimum of 3 years Long Term Care assistance.**
- Recent statistics show that **1 in 7 people** now living in nursing facilities are **under age 65.**
- **1 in 5 patients** in Long Term Care over age 65 can expect to spend more than **5 years** in a **nursing facility.**
- As a member of a Public Pension Plan, Law Enforcement and Fire Service personnel would **never qualify** for government assistance through **Medicaid** or **Medicare.** Your monthly retirement allowance and other assets would need to be extinguished to qualify.



NPFBA LONG TERM CARE PLAN BENEFITS:

- Lifetime Coverage
- Nursing Home Care
- Residential Care
- Home Health Care
- 5% Compounded Inflation Protection (Limited to 15 Years)
- 25 Year Paid-Up Plan
- Respite Care
- Death Benefit
- 60-day Elimination Period
- Waiver of Payment

COMPARABLE MONTHLY COSTS FOR \$150/DAY PLAN*

	NPFBA	CalPERS ²	John Hancock	Genworth
Age 35	\$39	\$106	\$219	\$233
Age 45	\$63	\$170	\$293	\$262
Age 55	\$122	\$248	\$364	\$346
Age 60	\$208	\$305	\$434	\$401
Payment Schedule	25-45 Years¹	Lifetime	Lifetime	Lifetime
Elimination Period	60-days	90-days	60-days	90-days

The NPFBA Long Term Care Plan was developed by Law Enforcement and Fire Service personnel to protect those who protect others. The Plan is managed by experienced Law Enforcement and Fire Service personnel dedicated to providing the very best benefits at the lowest rate.



NPFBA™



NATIONAL PEACE OFFICERS AND
FIRE FIGHTERS BENEFIT ASSOCIATION™

1-877-582-0003

WWW.NPFBA.ORG

CA Lic. #0544968

*This chart is provided for illustration only. NPFBA payment periods may vary depending on age at enrollment. Additional payment options may be available. Please refer to Plan Document for specific details. Rates as of Sept. 2010 and may not reflect current information available. For current rates, refer to NPFBA approved and published rate at time of application. ¹Payment period may depend on age at enrollment.

²CalPERS LTC New Enrollment suspended until further notice.