

THE NEED FOR LONG-TERM CARE

Q: How do I choose a benefit plan?

A: When choosing a benefit plan, you will not only want a product that offers a choice, but also one that is priced right and not too complex. In addition, you will need to decide whether or not to offer it to all employees or just on a limited basis to some staff members, partners and/or owners. You can offer this coverage without paying any portion of the premium or as a growing number of employers are doing today, make a contribution. Some employers pay for their workers' base policy and offer them the option to buy greater benefits.

There is a broad spectrum with the product that lends itself to variety. It depends entirely on what best suits the needs of the workforce. And remember, educating your employees of the importance of having Long-Term Care Insurance is the key to a successful benefit offering.

I recommend that you find someone who specializes in LTC planning. Someone fully versed in LTC issues and products to assist with your benefit offering.

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