



New Haven County Medical Association

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LONG TERM CARE INSURANCE MEMBER BENEFIT ANNOUNCEMENT

The New Haven County Medical Association is pleased to announce that through one of our insurance vendors, Timothy W. Grimes, CIC and his colleague, Dominic Schioppo, Jr., MBA, CLTC, Transamerica Life Insurance Company is offering Long Term Care Insurance with an exclusive Association discount to our members, spouses of members, and extended family members (parents, grandparents, or children). They will be offering both the CT Partnership For Long Term Care product, as well as the non-Partnership product. Other discounts may apply for two spouses applying at the same time and for good health.

Further, Transamerica will be using an Abbreviated Application process whereby the list of questions pertaining to one's health, both past and present, is much shorter than if one were to be subject to the Full Underwriting process. Preferred, Standard and rated classifications will be available.

Standard Features include:

- Payment for out-of-pocket charges for care in a nursing home, at home, and in the community up to the maximum Daily Amount you choose.
- 1st day coverage for benefits that may help you remain in your home, such as Home Health Care, Adult Day Care, home modification and hospice care.
- 1st day coverage for the Cash Benefit, which provides cash paid directly to you to use as you see fit without having to provide receipts to Transamerica.
- Return of Premium if you die prior to age 67.

Optional Benefit Riders will be available, such as:

- The Shared Care Rider- to allow couples to share benefits or inherit unused benefits upon death of a spouse/partner.
- The Monthly Benefit Rider- to help manage long term care expenses that vary from day-to-day.
- Benefit Increase Options- to help meet future costs by helping to keep pace with inflation.

These Optional Benefit Riders are all available at an additional cost.

If you are interested in finding out more about this valuable coverage or would like to receive additional information and quotes, please contact Tim Grimes at (203) 759-5046 or Dominic Schioppo at (203) 980-4510.

Over 200 Years of Commitment, Caring and Community Service