



# WHAT WOULD HAPPEN IF YOU OR YOUR SPOUSE SUDDENLY FACED THE NEED FOR LONG TERM CARE?

## PROTECT YOUR LOVED ONES WHO ONE DAY WILL PROTECT YOU!

The NPFBA Long Term Care Plan was developed by public safety personnel to protect those who protect others. The Plan is managed by experienced law enforcement and fire service personnel dedicated to providing the best benefits at the lowest rates.

### CONSIDER THE FOLLOWING FACTS:

- ✦ 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**.
- ✦ **Three out of every five people over age 65** will require three years or more of long term care assistance.
- ✦ **One in five patients over age 65** can expect to spend more than **five years in a nursing home**.

### NPFBA LONG TERM CARE BENEFITS:

- ✦ Lifetime Coverage
- ✦ Nursing Home Care
- ✦ Residential Care
- ✦ Home Health Care
- ✦ 5% Compounded Inflation Protection
- ✦ 40 Year Paid-up Plan
- ✦ Respite Care
- ✦ Death Benefit
- ✦ 60-day Elimination Period
- ✦ Waiver of Payment

### COMPETITIVE ANALYSIS – Comparable Monthly Costs (\$150/Day Plan)

AGE	NPFBA	CALPERS <sup>1</sup>	JOHN HANCOCK	GENWORTH	METLIFE <sup>2</sup>
35	39	106	219	233	238
45	60	170	293	262	287
50	79	212	315	284	311
55	110	248	364	346	338
60	168	305	434	401	432
PAYMENT SCHEDULE	25-40 YEARS*	LIFETIME	LIFETIME	LIFETIME	LIFETIME
ELIMINATION PERIOD	60 DAYS	90 DAYS	60 DAYS	90 DAYS	45 DAYS

Call Toll-Free:  
**(877) 582-0003**

or Visit our Website:  
**WWW.NPFBA.ORG**



NATIONAL PEACE OFFICERS AND FIRE FIGHTERS BENEFIT ASSOCIATION

A Non-profit Mutual Benefit Trust, jointly sponsored by the California Law Enforcement Association and the California Association of Professional Firefighters

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 Documents for specific details. Rates are as of September 2010 and may not reflect the most up to date information available. For the most current rates, refer to NPFBA approved and published rate at the time of application.

\* Payment period may depend on age at enrollment. Additional payment options may be available. <sup>1</sup> CalPers LTC New Enrollment suspended until further notice. <sup>2</sup> Metlife 7 year benefit only.