

Long Term Care Insurance

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NEW JERSEY ASSOCIATION
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Your Independence



Your Family

YOUR ASSETS

... So You Can Retire
With Confidence!

A Message from Your Executive Director

Dear NJAPA Member:

We are pleased to inform you that the New Jersey Association of Public Accountants has added a Long Term Health Care Insurance Program to the benefits currently offered to members of the Association. This program gives you the ability to select the long-term care benefits which best meet your needs and budget.

Additionally, through this program, not only you (the member), but your spouse, parents, parents-in-law, grandparents, aunts/uncles, sisters/brothers and your children over age 18 are eligible to purchase insurance at the discounted rate and each of their policies will benefit the New Jersey Association of Public Accountants and its projects.

What a great way to protect yourself and your family in the future and support your Association at the same time. Thank you for participating in this program. We appreciate your support.

Very truly yours,



Niles D. Breslau
Executive Director
NJAPA

Why Long Term Care Insurance?

Throughout the United States, there is growing concern about the high cost of long term health care and the effect these costs will have on quality of life, financial security, and one's family. These costs can represent the greatest threat to the finances of those who are 50 years of age and older. Costs can approach \$250,000 based on the average stay of 2 1/2 years in a nursing home. Currently, 50% of Americans are expected to need this type of care.¹

What special benefits do I receive for being a PSPA Member?

As a NJAPA Member, you have access to the top insurance companies in the industry. Also, Personal Health Services has negotiated significant premium discounts and simplified underwriting² for NJAPA Members on certain policies.

As an added feature, your extended family members (spouses, parents, in-laws, aunts, uncles, brothers, sisters, and children) have access to your special NJAPA Member benefits including the premium discounts.

Which Companies do I have access to?

You have access to a large number of companies including but not limited to:



¹ "Cracks in the Nest Egg," The Wall Street Journal, Oct. 2001.

² Certain Restrictions Apply.

I would like more information on this program including how to apply.

Please contact our Long Term Care Insurance partners, ***Personal Health Services, Inc.***, and a licensed specialist will be happy to assist you.



Personal Health Services, Inc.
Long Term Care Program Administrators

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