Coast Community College District
Long Term Care Open Enrollment

What is long term care insurance and what is it not?

- It provides benefits for personal care and assistance with everyday activities like eating, bathing and dressing, which may be needed as the result of an injury, accident, illness, surgery, or simply old age.
- It is not disability insurance – that protects your income while you are working.
- It is not health insurance – that helps cover your medical expenses.

Why should you consider long term care insurance?

- You may need it. The risk that someday you may need assistance with daily activities (such as eating, bathing or dressing) caused by an accident, serious illness, cancer, stroke, or just old age is real.
- Who will pay for your care when you need it? The government? Your health insurance? Probably not! This is important to understand… and often misunderstood.

  -Medical insurance does not typically pay for your long term care needs.

  -If you are eligible for Medicare, it might cover some of your long term care needs, but only for a very limited time and if you meet specific criteria.

  -MediCal may pay for your long term care needs – but only if you meet state poverty guidelines.

- Protects your assets and savings- Did you know that the national average cost* for just one year in a nursing home is over $90,000? When you need personal care in the future, there is a good chance that you (or your family) will have to pay for your long term care services from savings. Consider long term care insurance to help cover the risk.

  ** Based on information from the 2012 MetLife Market Survey. National Average Cost: nursing home based on a private room.*

- Provides peace of mind for you and your loved ones- If you need LTC, who would take care of you? What effect might it have on your family?

Why buy now? I'm too young!

- Waiting to buy long term care insurance can cost you more in the long run. The younger you are, the lower your premiums will be. Also, what if you develop a health condition? Or have an accident? You may not qualify for LTC in the future.

Enrollment Appointment Dates

Interested and want to schedule an appointment?

Please schedule your appointments directly with American Fidelity Assurance Company representative, Paul Leaverton, through the online scheduler at https://benefits.americanfidelity.com/coast-community-college-district.

The representative will be on site for appointments on the following dates. If you are unable to meet on the date he will be at your site, you may schedule your appointment at any of the other sites. You may also contact American Fidelity Assurance Company directly to arrange a meeting. The contact information is below.

04/10/17 at Orange Coast College – Math Business and Computing Center (MBCC) Building - Room 216

04/11/17 at District Office – Conference Room G

04/12/17 at Golden West College – Learning Resource Center (LRC) Building - Room 161

04/13/17 at Coastline College – Office of Instruction 2nd Floor / Check in with Reception at Lobby

Paul Leaverton, 800-365-9180 Ext. 217
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