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BELOW: Club Counselors,

IT'S HERE!

Open Enrollment Open Enrollment For the end of October. Long-Term Care Insurance

Rare opportunity for Active City Employees to apply for Long-Term Care insurance - with a high chance of acceptance.

> veryone should have Long-Term Care Linsurance. And now through Oct. 31, the Club will be hosting an open enrollment period for Active City Employees to sign up! (Active

DWP Employees will have their open enrollment next year.)

An open-enrollment period means that most of those who apply for this affordable product will be accepted. Don't miss the chance - the Club hasn't had an Open-Enrollment period for Long-Term Care insurance since 1999. So be sure to take advantage!

What is Long-Term Care insurance? It's insurance that pays you or an eligible loved one, from \$1,000 up to \$5,000 per month, depending on which plan you apply for, should you or a loved one become incapacitated over a long period of time. The policies pay you for up to four years (if the one covered is in a facility) or eight years (if the one covered is at home).

> The policies pay the insured, so there's no need to send receipts back and forth to the insurance company. Rates are affordable. There are some restrictions to who will be accepted into the plans. But most will be. It's a rare opportunity for Active City

Evidence

of Insurability

Not Required!

place now through Oct. 31. This is for Active City Employees; Active DWP Employees will have their open enrollment next year.

> Talk to your Club Counselor today!



Talk to your Club Counselor today!

Club Counselors are waiting to answer your questions about Long-**Term Care Insurance.**

Call the Club at (800) 464-0452 www.cityemployeesclub.com August 2010



FREE SEMINARS:

Learn All About Long-Term Care Insurance

Find out about why Open Enrollment is such a good idea and why the upcoming open enrollment is a great opportunity.

Long-Term Care Insurance Seminars

WHEN: Friday, Aug. 6

Friday, Aug. 20

WHERE: Kyoto Grand Hotel (downtown)

120 South Los Angeles St. Los Angeles, CA 90012

TIMES: 9 and 11 a.m.; and 1 and 3 p.m.

- Reservations are required due to space; all active City Employees are welcome to attend.
- LTC Insurance applications can be completed at the seminars. Counselors will be on hand to assist you. The seminars will go step-by-step through the application process and calculation of rates.

See you at the Long-Term Care insurance seminars!

For more information on these free seminars, contact the Long-Term Care hotline, (213) 225-1796 or (800) 464-0452

A TRUE STORY:

'If You Get Sick, What Will You Have?'

Cancer patient 'Miss Jake' Michalowski purchased Long-Term Care insurance, and it's a very good thing she did.

It's sometimes said that insurance is for a rainy day. That rainy day came in a storm for 'Miss Jake' Michalowski in 2007, when she was diagnosed with cancer.

Her Long-Term Care insurance from the Club made a huge difference, helping her lead a manageable life until she can get back to work, thereby averting a financial crisis of major proportions.

"I bought all the Club insurance I could," she said recently. She is on medical leave from her position as Sr. Legal Clerk I, City Attorney's Office. "Buying them all was a very smart thing to do. And when I got a promotion [with the City], I upped all my insurance.

"I was a single woman at 51 at the time. I realized I had to get my life in order. I just knew that I had to cover myself."

After 'Miss Jake' was diagnosed, the Club's Claims Manager, Cecilia Talbot, and the late Howard Pompel, a Club Counselor, helped her enormously, she says.

"Howard and Cecilia were very concerned about me. They were extremely gracious. They explained every issue and payment in detail and were lovely to deal with. Cecilia is an angel – she took over and explained things over and over until I understood."

'Miss Jake' Michalowski, Club Member, says, "Get all the insurance you can." Her words of advice are clear – take advantage of the Club's Open Enrollment for Long-Term Care.

"To my coworkers and friends, these are my words to you: Regular insurance only covers you for two years. Take the extra money you have in your pocket, the money you'd spend on the movies, and invest in all the insurance you can.

"I realize these are stressful times. There are furloughs. Long-Term Care will pay me for eight years, for my home healthcare. If you get ill, what will you have?

"So I have cancer. I have to stay positive. That's how I look at life. Take it one day at a time. I'm glad I have the insurance. It was a sweet cookie. That's all I can say.

"I don't ask for donations; I have the insurance that I took out. But I would like a prayer from everyone for my next surgery in November. That's

all I ask."





Five reasons to sign up for Long-Term Care Insurance:

- 1 To maintain your independence so you won't have to rely on family members.
- 2 To protect your assets against the high costs of long-term care; to preserve your children's inheritance.
- 3 To make long-term care services affordable, such as home health care and custodial care.
- 4 To provide yourself with more options than just nursing home care, and to pay for nursing home care if it's needed.
- **5** To preserve your standard of living.