

LONG TERM CARE?



Do you know who will take care of you when you are unable to care for yourself?

Many people have a false sense of security that the government will look after us when we no longer can take care of ourselves.

We are pleased to present **MyDignity** Long Term Care plans to **ABC Corporation** employees so that they are never in a position to worry about how they and their family members will be cared for when that time comes.

These plans are available to employees and their spouses either on a mandatory or voluntary basis, which means no red tape as to enrollment numbers or requirements.

The **MyDignity** plans qualify as a PHSP so that any premium contributions made by employees can be applied as an expense towards their medical tax credit while premiums paid by the company on their behalf are expensed. (Note: In Quebec, employer contributions are still reported on employees Provincial Tax Return, not on their Federal Tax Return). In any event, any benefits paid out to the employees or their family members are non-taxable.

MyDignity plans are unique and CARP (Canadian Association of Retired Persons) approved because they are:



Affordable
NO Medical Underwriting

Easy to obtain
Immediate Acceptance

Check out these sample monthly premiums – (costs are level; coverage is lifetime)

Plans	\$50,000		\$100,000	
	Male	Female	Male	Female
Age 40	\$51.28	\$57.22	\$61.82	\$72.68
50	\$55.66	\$63.10	\$67.22	\$80.36
60	\$60.88	\$68.50	\$80.85	\$89.17
70	\$90.65	\$108.52	\$109.00	\$136.05

The Plan covers the cost of vital services, supplies and equipment required in a long term care situation when the person resides at home. Some examples include nursing services, personal support workers, meals, home conversion expenses, incontinence supplies, respite services, and many more.