

PROTECT YOUR SAVINGS WITH THESE INSURANCE PRODUCTS OFFERED THROUGH UNITED INSURANCE SOLUTIONS

STAYING AHEAD OF THE COST OF LONG-TERM CARE

Benefit	Description	Amount
Life Insurance	Payable upon death	\$100,000
Long-Term Care	\$4,000/month for up to 25 months	\$100,000
Extension of LTC Benefits	\$4,000/month for up to an additional 25 months	\$100,000
	Total Benefits	\$300,000

BENEFITS AVAILABLE

Life Insurance with LTC Benefits	Accidental Injury Benefits	Critical Illness Insurance
70% of the population will need some form of long-term care in their lifetime, and it is costly. The median annual cost for a home health care aide is \$55,000. A private room in a nursing home is \$155,000 per year.	Accident insurance provides benefits when you are injured, paying cash to help fund medical and general living expenses. These policies include a comprehensive schedule of benefits that covers a multitude of possible injuries to include:	Critical Illness policies provide a lump sum benefit to help cover the costs associated with major illnesses. Benefits are paid when you are diagnosed with a heart attack, stroke, cancer, major organ failure, Parkinson's, Multiple Sclerosis, and numerous other health conditions.
Protect your savings with a hybrid life insurance and LTC policy. The policy: - Provides both a living benefit for long term care expenses and a benefit at the time of death, - Is offered on a guaranteed issue basis (no medical questions) during annual enrollments, - Provides permanent protection at the same cost and benefits throughout the life of the policy.	Accidental injury benefits: - Emergency room visits - Fractures - Dislocations - Hospital admissions - Urgent care - Burns and lacerations - Physical and chiropractic therapy - Surgical benefits - Health screening benefit	Benefits can be used to pay for: - Medical services - Treatments not covered by a traditional policy - Daily living expenses - Transportation expenses - Recuperation trips with friends or family, etc.

For more information on the policies and how to enroll, click on the QR code or visit our website ForesterBenefits.com/upci.

