

Do You Want a Quote for “The Other Group Health Insurance”?

The Health Care Plan with a Possible Return of Your Premium.

Fill the Gaps in Your Health Care! Your health insurance and Medicare do not pay for Custodial Care. Group health insurance may only cover 30 days of skilled nursing and 40 home health care visits per year. Medicare only pays for 20 days of Nursing Home Recovery (after a 3 day or more hospitalization) and then another 80 days with a \$144.50/day deductible. To receive Medicaid benefits you must qualify under certain income/impoverishment rules.

This health insurance helps guarantee you won't outlive your assets and gives you the freedom to choose your care. This group health plan:

- **Provides** real dollars for long term care. (How long did your parents and grandparents live? Consider your answers to #8 below)
- **Shelters** assets in retirement and makes sure taxation and/or sale of assets is timed correctly.
- Could help **cover** the five year look back penalties if you ever apply for Medicaid.
- **Covers** what other health insurance (government and private) does not or pays when it runs out.
- Can **Return** Premium (less any paid claims) to your Beneficiary.

Data Needed to Quote Group or Individual “Qualified” Long Term Care Insurance under the Wisconsin Long Term Care Partnership Plan Act of 2009:

- 1) Name
- 2) State of Residence
- 3) Any Business Ties and Type of Taxable Entity (Deductions Available)
- 4) Do you have a Health Savings Account?
- 5) Age
- 6) Sex
- 7) Smoker or Non-Smoker
- 8) Are your parents alive? If so, what are their ages? _____
If deceased, at what ages did they pass? _____
At what age did your grandparents pass? _____

Rates vary by age, sex and the monthly benefit selected. Your premium (less any paid claims) can also be returned to your beneficiary. ***Yes - health insurance with a refund!***

Call 608-784-5433 or email armitage@armitageinonline.com today for more information!



Companies

Armitage, Inc.
Second Opinion Insurance Services, Inc.
Corporate Compensation Plans of WI, Inc.
125 N. 7th St., Ste. B, La Crosse, WI 54601
608-784-5433 or 800-952-0263

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