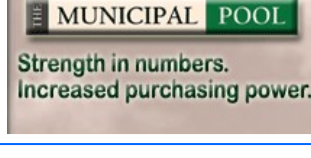


February, 2009 Issue 1

The Municipal Pool Update is an online newsletter published by Ochs Inc. as a free service to participating groups. If you are unable to view this email click here and type "resend" in the subject line.



Issue Spotlight -

[The Value of Group Long Term Care Insurance](#)

A disabling accident or illness can strike anyone at any time in life. Most people say it won't happen to them, but it can. The need for long term care knows no age or gender.

Consider this:

At age 65, there is a greater than one in three chance that you will spend an average of two and one-half years in a nursing home.⁽¹⁾

About one-fourth of American households (22 million families) are providing informal care to a friend or a relative.⁽²⁾

State and federal agencies are working to help people understand the importance of planning for future long term care needs. The U.S. Department of Health and Human Services put together a National Clearinghouse website to help educate individuals. [\(Click Here\)](#)

[What is Long Term Care?](#)

Long term care is the extended personal care required when, because of a chronic illness, injury, old age, or a cognitive impairment such as Alzheimer's, a person needs help with basic activities like dressing, bathing, and eating.

Many people think long term care means "nursing home care," but it is much more than that. Today, long term care also includes home health care, adult day care, assisted living facility care, and more.

Long term care is not just for the elderly. You may need long term care at any age as a result of illness or injury. In fact, of the more than 13 million Americans currently needing long-term care, 40 percent are working adults, ages 18 to 64.⁽³⁾

[Why do you need Long-term Care Coverage?](#)

We are all at risk for needing long term care, and long term care is expensive. The average annual cost of a nursing home stay in Minnesota is nearly \$57,000, while care at home can easily exceed \$32,000 annually.⁽⁴⁾

[Who offers this kind of coverage?](#)

The group Long term care coverage plan sponsored by **THE MUNICIPAL POOL** can help you prepare today to preserve tomorrow.

THE MUNICIPAL POOL offers an optional, enrollee-paid, group long term care insurance plan through the company **CNA** to all persons who are eligible for group benefits, as well as their spouses, parents and grandparents. The plan is also available to retirees and their spouses. This plan is offered exclusively through **THE MUNICIPAL POOL**.

Some plan options available through **THE MUNICIPAL POOL** Long term care plan are now approved for the *Minnesota Partnership* program. [\(click to read about the state partnership program\)](#)

Remember, Long term care premiums can now be paid by using pre-tax dollars from your HSA (Health Savings Account) See www.irs.gov and [\(IRS LTC\)](#) for more details.

CNA Group Benefits has been the insurance company chosen by nearly all of the Minnesota public entities currently offering group Long term care to their employees. Numerous formal and informal requests for proposals by various consultants and associations over the past 7 years have resulted in the same choice; the **CNA** Group Long term care Plan offered through **THE MUNICIPAL POOL**.

To receive more information about the plan, contact [Ochs, Inc.](#)

Municipal Pool Participants:

During tough economic times, you can rest assured that Ochs Inc. will continue to seek out and offer only the most cost competitive and highest quality group insurance products.

We will maintain a knowledgeable office staff to answer questions and to assist in the ongoing administration of the insurance plans we represent. We are also committed to investing in the research and development of technology that will aide in the ongoing communication, enrollment and administrative process.

The Municipal Pool offers public entities the opportunity to save money and receive enhanced benefits and services by leveraging greater purchasing power through the 280 participating public groups.

In an industry that defines itself as a commodity business, we define ourselves differently; we are in the business of helping our clients qualify, communicate and administer employer benefit programs which results in maximum plan participation, rate stability and a high level of employee satisfaction.

(1) Lifetime Use of Nursing Home Care, The New England Journal of Medicine, 324, no9, February 28, 1991

(2) Broker World, "Long Term Care: Bringing All the Options Together," from a survey done this year by the National Alliance for caregiving, AARP and Glaxo Welcome, Many 1997.

(3) Broker World, "The New Frontier...Group Long Term Care Insurance," May 1997.

(4) CNA Survey 2006 and MN DHS, 2003

Ochs Inc. is a sales and service organization specializing in employee benefit plans. We are ready to help your city or county with your group insurance needs:

- [Life Insurance](#)
- [Short Term Disability](#)
- [Long Term Disability](#)
- [Long Term Care Insurance](#)
- [Dental Insurance](#)
- [Vision Insurance](#)

Also, take advantage of our services at no charge to your group:

- [Formal Request for Proposal program \(Formal RFP\) \(Statute 471.6161\)](#)
- [Group Presentations](#)
- [Personalized benefit statements](#)



Specializing In Employee Benefit Plans Since 1943

400 Robert Street N Suite 1880
 Saint Paul, Minnesota 55101
 651-665-3780
 800-392-7295
www.ochsinc.com
ochs@ochsinc.com

This e-mail promotes the products and services of Ochs Inc. and The Municipal Pool. If you have received this message in error or do not wish to receive e-mail from us in the future, click here or reply to this e-mail and type "Unsubscribe" in the subject line. We respect your privacy. We will not release your e-mail address for any purpose.