

Executive Income Protection Long Term Care

Saving for retirement is only half the story. The expenses associated with assisted living, at-home care, or nursing home care are considerable.

Balser Companies designs customized Long Term Care programs that provide your executives with the most affordable and practical coverage available.



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While many people plan for financial risks with disability insurance, most fail to realize long term care coverage is omitted from most healthcare plans.

This insurance protects the employee's retirement nest egg from daily care expenses

Many employees dedicate years to building their nest egg for healthy retirement living, but fail to plan for the possibility of the sudden or gradual decline in their health or the health of their spouse. Saving for retirement is only half the story.

Balser Companies designs customized LTC programs that provide your executives with the most affordable and practical coverage available. We work with the top insurance carriers to acquire the best-available products, and then adapt them to fit the specific needs of your organization, features can include:

- Skilled In-Home Care
- Facility-Based Care
- Tax Free Benefits
- Inflation Protection
- Premiums Are Waived During Disability

With the passage of the HIPAA in 1996, Congress cleared the way for Long Term Care coverage to enjoy the same tax benefits as major medical insurance-- specifically, employers can deduct the costs of establishing a LTC program. Since nursing home care is state regulated, information about the costs are recorded by state, and range from about \$100 per day (Alabama) to more than \$250 per day (Connecticut and New York) for a private room.