

## Long Term Care options from RPEA of California

Every day we are receiving many concerns about providing for long-term care both from those planning to accept the proposed CalPERS LTC class-action settlement, and from those who will be left in the CalPERS LTC program.

Those planning to accept the settlement are concerned that the LTC plan that the lawyers hope to offer will not meet their needs. Those remaining in the CalPERS LTC Program are concerned about the long-term viability of the program if the settlement is approved, as well as about future steep premium increases.

We do have several options through our benefits partner AMBA that may work for you. In addition to traditional, stand-alone long-term care policies, other options are available that can provide funds to cover long-term care needs as well as providing a life-insurance benefit to your heirs or monthly income that you may need to supplement your CalPERS pension.

Securing long-term care coverage as early as possible is always your best plan. AMBA offers plans for **RPEA of CA members up to age 90**. All of the options provided by AMBA are with highly rated companies licensed to operate in California.

Selecting the best long-term care option to meet your individual needs can be a big challenge. However, our licensed AMBA agents [Lic. CA#0196562] are experts in working with our members on an individual basis to determine the LTC options that best suit their needs.

Whether you are recently retired or have been retired for many years we encourage you to speak to one of the AMBA agents today about your long-term care needs.

Being an RPEA member has its benefits!

To set up an appointment call 866-684-6256