



Long-Term Care Insurance

Banner Health partners with Legacy Services to offer you voluntary long-term care insurance.

What is Long-Term Care Insurance?

Long-term care insurance pays for home health care, assisted living and nursing home care. People use these services when they need help with activities of daily living (bathing, toileting, dressing, continence, eating and transferring) or supervision because of cognitive impairment. Long-term care insurance protects financial assets and makes quality care more affordable.

About Legacy Services

Legacy is an independent broker that specializes in long-term care insurance. They represent the top carriers for traditional and hybrid policies.

Sample Pricing

To see sample pricing for traditional and hybrid long-term care insurance click on this link: www.legacyltci.com/sample-pricing/

Phone Consultations

Legacy offers phone consultations to help you choose the best product, coverage options and carrier for your situation. Topics discussed include:

- Comparing your pricing for the top traditional and hybrid policies
- Determining what coverage options are best for you
- The importance of choosing a financially strong carrier
- Potential tax advantages
- The application/underwriting process

Click on this link to schedule a no obligation phone consultation: www.legacyltci.com/phone-consultation/

[Sample Pricing](#)

[Phone Consultation](#)

Contact Legacy

Phone: **800-230-3398**

Website: legacyltci.com

When you schedule a phone consultation Legacy will email you personal price sheets comparing the top traditional and hybrid policies.

Educational Seminar

To learn about the key issues regarding long-term care insurance click on the tab “LTCi Seminar” at : www.legacyltci.com/learn-more/

Topics discussed include:

- The cost of long-term care
- Government assistance for long term care
- What does long term care insurance pay for
- Is long term care insurance right for you
- When are benefits paid
- Partnership programs
- Potential tax advantages
- The application/underwriting process
- Phone consultation topics

Eligibility

You may apply any time during the year. Applicants must be age 18-79 and reside in the U.S. Eligible applicants include all team members, spouses/ partners, and extended family members. Acceptance is not guaranteed. An application covering health history must be completed.

How to Enroll

The first step is to schedule a no obligation phone consultation. After you select a product, coverage options, and carrier, Legacy helps you fill out the application. They also explain the underwriting process. When you receive your policy they review the key contract details and share policyholder recommendations. Coverage is fully portable. Premiums are paid by the policyholder directly to the carrier.

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[Sample Pricing](#)

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