



Labor/Management Healthcare Coalition of the Upper Midwest

November 12, 2010

Dear Labor/Management Health Care Coalition Funds,

The Labor/Management Health Care Coalition of the Upper Midwest is pleased to announce that we will be offering new educational seminars focused on Care-giving in addition to a new Long Term Care insurance benefit. Some of us are already making sacrifices to care for our loved ones. One of the biggest issues with caregiving is that most people do not recognize it as caregiving until they are already deep into it and as a consequence they do not reach out for help soon enough.

In an effort to provide the LMHCC with relevant information on this topic we have partnered with the AGIS Network, a leading specialist in Family Caregiving and Long Term Care Insurance. The AGIS Network is well known in this industry for developing national long term care systems and programs. AGIS will conduct informative seminars on our new Long Term Care benefit. **These seminars will cover topics we need to know to make an informed decision and will teach us:**

- How to recognize eldercare issues as they begin to impact our families, how to address issues that are affecting us now, and how these issues will affect our children as we age.
- How to navigate through providing care for our parents, and more importantly, how to protect our children from having to go through the same challenges and struggles as we age.
- How to pay for this care through various financing options.

At our seminars we also plan to introduce the new LMHCC Long Term Care (LTC) Insurance Benefit. **LTC Insurance is designed to:**

1. Pay for long-term care expenses.
2. Help protect your retirement savings and other assets.
3. Offer you more choices regarding the type and location of your care.
4. Relieve your family from the burden of taking responsibility for your care.

More details will be announced soon. I can't emphasize enough the importance of the information that is shared at these seminars.

Because the LMHCC is offering this plan, you and your family can capitalize on special product features like:

- Discounted rates
- Underwriting concessions
- Extensive family options (also at discounted rates)

For almost all of us, it's not **if** we will be a caregiver, but **when**. This is a seminar I highly encourage you and your spouse to attend.

In addition to the Long Term Care insurance benefit and caregiving resources our individual members and their families will now have available, please see the additional enclosure which details the healthcare savings and productivity benefits available to the LMHCC as we implement this new program. Please feel free to contact me directly with any questions at 651-379-2405 or via email at drubbelke@lmhcc.org

Sincerely,

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