# **Beyond Asset Protection**

Sales idea: Protecting family with the Care Benefit Concierge

The financial impact of long-term care is often the focus of conversations with your clients. But there's something else that's just as critical to discuss: the impact on their family.



### Help navigating a difficult situation

Adjusting to the reality of an LTC need isn't just hard for the person receiving care, but for the entire family. Suddenly, hundreds of questions come

to mind that they don't know the answers to. The Care Benefit Concierge program helps to relieve stress and provide peace of mind so the family can focus on what's important: being there for their loved one.



#### **Dedicated assistance**

Our Care Benefit Concierge program provides access to a dedicated care specialist. This one person will be there through the entire journey and

know every detail of the claim. In addition to being there to answer questions and help with paperwork, they talk with your doctors or care providers, recommend types of service or benefits aligned to your client's policy benefits or plan of care and handle billing. They are there to tackle all of the details so the family doesn't have to.



## Care for the entire family

Taking care of a loved one and being responsible for their health can be stressful, resulting in emotional and

physical exhaustion. The care specialist relieves that stress by helping the family determine a plan for care that is provided by a qualified professional. This allows the family to focus on managing the care as opposed to providing it themselves.



# Preserving choice, flexibility and comfort

Having a dedicated LTC professional at their disposal allows family members to make informed decisions that

give their loved ones more choice and flexibility with their care options. For instance, they may choose to keep their loved one comfortable in their own home while still getting the care they need from a qualified professional. With guidance from their care specialist, family members can determine what is right for them.

Visit **OneAmerica.com/claims** for additional resources to help you have the conversation with your clients and their families.

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