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Protect your health and your wealth

March 1991

HOW TO COVER THE GAPS IN MEDICARE: Health Insurance and Long-Term Care Options for the Retired.

The costs of medical and long-term care represent the largest financial threat to most people of retirement age. Greatly improved medical care has enabled many of us to live longer lives. But it also has meant increased health-care expenses and the increased likelihood that sometime we will need "long-term" care in a nursing home or other facility.

Many older persons are understandably worried that they might have to spend their lifetime savings on medical bills and nursing home costs -- savings counted on for their self-sufficient retirement and as a legacy to their children and grandchildren. And they dread being forced into a "welfare" nursing home.

You cannot rely on Medicare alone to protect you or your parents from these fears and risks. Burdened by unexpected costs, Medicare has covered a smaller and smaller percentage of the actual health-care costs incurred by elderly citizens. Medicare does not cover the costs of custodial nursing-home care; and even its protection against "catastrophic illness" has been repealed. Almost surely Medicare premiums will be increased and benefits further reduced, exposing you to even higher financial risks in the future.

This "Medigap" requires that you must insure yourself against the costs of both medical and long-term care that remain after Medicare has paid all its benefits. But the costs and benefits of the many supplemental insurance policies and long-term care options vary greatly.

Some genuine Medigap bargains are available. Our newly revised and expanded book "HOW TO COVER THE GAPS IN MEDICARE" ($7 postpaid) provides what you need to know to make an informed decision about your own health-care options (contents on reverse). "HOW TO COVER THE GAPS IN MEDICARE" has helped thousands of retireds to choose the insurance that is best for them and we urge you to use the coupon on the reverse and the enclosed envelope to order your copy today. We will refund your money if you are not satisfied.

Sincerely,

Edward P. Welker

Edward P. Welker
Vice President, Business Affairs

P.S. Please see enclosed letters and coupon for our special multi-booklet offers.