

How does long term care insurance fit in to your insurance plan?

You probably have health, homeowners and auto insurance to help protect you from everyday risks. Now is the time to also consider long term care insurance to help protect you and your family from the high cost of long term care.

Type of Insurance

Health or Major Medical
Disability
Homeowners
Auto
Life
Medicare Supplement
Long Term Care

Risk Covered

Hospitalization and acute care
Lost income when unable to work
Personal property damage or theft
Auto accident, liability and theft
Death
Fills in gaps left by Medicare plans
Need for custodial and skilled care, asset protection

Long term care insurance provides three levels of care: custodial, intermediate and skilled. Coverage for long term care health needs can be provided in home or community based settings or in assisted living or nursing home facilities. We can help you design a policy to fit your lifestyle.

For further information on Medicare and Medicaid plans, please use the links below.

Medicare

[General Overview of Medicare Program](#)

[Medicare and Long-Term Care](#)

[Online access to your own Medicare information](#)

Medicaid

[General Overview of Medicaid Program](#)

Coverage provided by Policy Series MM500-P et al. (In ID, MM500-P-ID, in PA, MM500-P-PA through MM505-P-PA, in NC, MM500-P-NC, and in TX, MM500-P-TX through MM505-P-TX) and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

The purpose of this material is the solicitation of insurance.

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