

Making Long-Term Care Cool

Ontario, Calif., --- Every day, we read about the sandwich generation, folks taking care of their parents while raising their own kids. We get cold-calls, emails and are bombarded with advertisements talking about boomers hitting retirement age, says Frank N. Darras, the nation's leading disability and Long-Term Care insurance lawyer.

Add a dose of Dennis Hopper and his Easy Rider "cool" pitching retirement funds and Aerosmith lending its music to a Cadillac commercial and suddenly, it hits. Are they talking to me? See www.darrasnews.com.

So, what do endorsements by legendary aging icons have to do with your future? Madison Avenue meets Wall Street and they want you. More importantly, they want your dollars.

Here is how it works, says Darras.

- Boomers are turning 60, fast
- Every year, add 4 million
- Make retirement cool, put some heroes from our youth into the mix
- Boomers everywhere jump in and buy, believing Long-Term Care is the answer
- Carriers charge high premiums, promise an independent life when you are elderly
- Big insurance sits back, collects our premiums, marveling at their marketing genius

"Cool can become cold fast when you are old and wrongfully denied your benefits," says Darras. "Choose your policy carefully. It is a decision that will definitely effect your golden years. Chances are, Mr. Cool won't be taking your call when you need your LTC the most."

Darras says, pay attention to the hard facts:

- Research your LTC purchase thoroughly
- If you have assets to cover rising medical costs, LTC may not be necessary
- Choose the right type and amount of care
- Determine if your policy should kick in as an add on to your disability policy
- Know the carrier's history, choose one with the highest financial rating and the lowest customer complaints
- Will the carrier be in business when you need your benefits or have they low balled the market to gain market share?
- How many premium rate increases has the carrier sought in the last ten years and why?
- Understand your benefit categories
- Be sure to understand in detail in your carrier's definition of the activities of daily living (ADLs)
- If you are wrongfully denied your benefits, know your legal rights and remedies
- Don't give up and find competent legal counsel

For more information see www.darrasnews.com or call 800-459-4577.

NOTE TO EDITORS: Darras available for interviews.

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