



TRANSAMERICA LIFE INSURANCE COMPANY

**TRANSCARE<sup>®</sup>**

*Individual Long Term Care Insurance*

**II**

## HELPING PROTECT YOURSELF AND YOUR FAMILY

*Long Term Care insurance may help.*

### WHAT LONG TERM CARE MEANS

The next time you get out of a chair, get dressed, or care for your personal hygiene, ask yourself what would happen if you couldn't do it on your own due to a serious accident, debilitating disease, aging or dementia. What might the impact be on your family? Long term care services are intended to meet basic needs like these over an extended period of time but they can be costly.

### WHO PAYS

You may think that Medicare and private health insurance will pay for the long term care services people need. However, they are not designed to provide these services and may only pay limited benefits.

### Let us answer your questions about the Long Term Care insurance benefit

- 5% Member Discounts for you and immediate and extended family members
- 30% Discounts for couples<sup>1</sup> who qualify for identical benefits
- 15% Discount for spouse/partner<sup>1</sup> applying alone

To view a presentation about how to pay for long term care visit [www.brainshark.com/aegon/Gen3](http://www.brainshark.com/aegon/Gen3)

<sup>1</sup> The term "couple" and "spouse/partner" may include legal spouses, domestic partners and/or civil union partners.

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For members of  
**Hawaii Independent Physicians Association**



HAWAII  
Independent Physicians  
ASSOCIATION

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