

MARKETING IN A CLASS-ACT ENVIROMENT WHAT AGENTS SHOULD KNOW

Don't stop marketing just because you think clients will increasingly turn to CLASS Act coverage. Now more than ever, it's essential that producers educate consumers and employers on who can benefit from this legislation, and who may be left out.

No matter what happens in Washington, it's important to sit down with your clients and discuss how LTC will be part of their overall retirement plans, as costs can significantly affect anyone's hard-earned savings.

Despite the continual news coverage today, the CLASS Act program is unlikely to begin prior to year-end 2012. HHS is also studying ways to encourage employer participation.

The CLASS Act will only provide a base of \$50 in daily benefits; however, potential long term care costs can far exceed that amount.

Only actively employed individuals will be eligible to enroll in the program. There is also a 5 year vesting period so benefits are not available until then.