



ALABAMA PHARMACY  
ASSOCIATION  
EST. 1881

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Dear Alabama Pharmacy Association Members,

With the average cost of long-term care ranging from \$60,000 to \$120,000 per year, protecting your assets and retirement income has become a top consideration. When you consider one in five Americans over 50 will need long-term care within the next twelve months, an appropriate insurance plan is needed to protect you and your family's future. Many unfortunately have discovered that health insurance, disability insurance, Medicare and Medicare supplements do not pay for long-term care.

After researching many carriers we are pleased to announce our endorsement of the Blue Cross and Blue Shield of Alabama Preferred LTC Insurance. The new benefit offers you protection against the high costs of long-term care expenses from one of the most trusted names in health care in the United States.

Not only is this new benefit available to you and your spouse at a member discount, but to your family members as well, including parents, in-laws, grandparents, siblings and children age 18 and above. A 20% discount is given for those members who purchase a policy on their spouse, and an additional 10% preferred health discount is available as well.

To request an information packet and personalized quote on your new Preferred LTC benefit, call toll free at 866-435-6669. Our Blue Cross representatives will be glad to answer any questions you have. You can also go online at [www.preferredltc.com](http://www.preferredltc.com). Select Group Coverage then enter group code A2283001, or visit the APA website at [www.aparx.org](http://www.aparx.org) for a link to the Preferred LTC website.

Blue Cross and Blue Shield of Alabama means reliability, security and peace of mind. They are the market leader in ensuring that Alabamians have access to quality care when they need it. The Alabama Pharmacy Association is proud to endorse this important new benefit which protects your assets, gives you and your family choices, and provides you with peace of mind.

Sincerely,

Louise F. Jones  
Executive Director