

**TO:** North Dakota Association of Nonprofit Organization Members  
**FROM:** Rhonda Peterson, Group Long-Term Care Insurance Benefits Consultant  
**RE:** LONG-TERM CARE INSURANCE

Noridian Insurance Services, a subsidiary of Noridian Mutual Insurance Company, is happy to share information with you again about the long-term care plan available to North Dakota Association of Nonprofit Organization (NDANO) members. Noridian Insurance Services gives you a choice of long-term care insurance options underwritten and administered by MedAmerica Insurance Company. The plan is called Simplicityii.

Traditional long-term care insurance plans can be complicated. They may require you to submit provider bills, endure a lengthy approval process and accept limits on the types of services you can receive or the amount you can receive each day.

Simplicityii long-term care plan offers you a cash benefit. Simplicityii is different from traditional plans. When you become eligible for benefits, you receive care where you want, from whomever you want and anywhere you want. You will receive a monthly cash benefit for as long as you remain eligible and need care. There is no pre approval, no provider bills to submit, and no waiting for payments. **It's as simple as that.**

Our Simplicity discounts include:

- 10% Group Discount
- 10% Preferred Health Discount
- 20% Discount if one spouse and 40% discount if both are accepted and purchase.
- 8-10% Annual Premium Payment

It is important to gather information now because prices for long-term care policies may never be lower. Premiums are based on the age of the applicant at the time of enrollment, so the younger a person is at time of enrollment, the lower the premium. Rates will not increase in the future because of age or employment. Spouses and other eligible family (parents, grandparents, in-laws and children) can also take advantage of this valuable offer. There is no minimum participation, so even if just one person is interested, that person can take advantage of this excellent benefit and be allowed the association discount. In order to provide you with a quote I need certain information, such as *age, monthly benefit, cash benefit amount, inflation protection, waiting period, and premium payment option (lifetime, paid up in 10 years or paid up by age 65.)*

If you would like to learn more about this benefit for you and/or your employees, please call me at (701) 282-1595, or toll-free (866) 392-4834. You can also email me at [Rhonda.Peterson@noridian.com](mailto:Rhonda.Peterson@noridian.com). I look forward to visiting with you.