

# Long Term Care

## Do I Really Need It?



**William R. Dyess, CLTC**  
**Dyess Insurance Services**

7 out of every 10 of us will need care after we reach the age of 65. Is it any wonder that only 7 million Americans have policies?  
**Forbes Magazine 2011**

It's roughly estimated that about 36 percent of people think they need Long Term Care Insurance when 70 percent of us will likely need it sometime after the age of 65 and for some even before that.



**Call for more  
information!**

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We tend to live in a society that prizes youth. There are so many ways to remain looking youthful and to stay healthy that it is natural to avoid the thought of being dependent on others. Many people think they can't afford long-term care or that there are government programs that will pay for it. Others believe they can out-invest the risk. So few of us can afford to pay for services, even for a short period of time. What a forty year old male/female will approximately pay for a yearly premium will more than likely be reimbursed in the first month of receiving benefits. This of course depends on the policy you choose. There are basically two different models currently. One is a Cash model that pays you a fixed monthly amount once you go on claim and the other is a Reimbursement model. This model reimburses providers of services.

Whichever model you choose, be informed. Buying a long-term healthcare policy is an important decision that should be discussed with a Long Term Care Specialist. There are also many other hybrid models of care which include combined cash and reimbursement, life and long-term care etc.

Make the decision to take care of yourself and your loved ones by providing the necessary financial support and/or health care services so that you can all have peace of mind and more importantly to insure a quality life for the whole family.

*Bill Dyess CLTC is a licensed insurance agent and President of Dyess Insurance Services in Plantation, Florida. He attended Dean College in Franklin, Massachusetts and is a University of Miami Graduate and a former Miami Hurricane Football Player. He has received the Stanley Greenspan Memorial Award, "Health Person of the Year", which is the highest achievement from the local Health Underwriters Association. He is also past President of the Miami and Ft. Lauderdale Health Underwriters Associations. Currently Bill serves as a board member of the Greater Ft. Lauderdale FPA. Mr. Dyess is a Nationally Recognized Speaker on Long Term Care, Life Insurance and Annuities. More importantly, he is genuinely interested in helping businesses, individuals and their families find the right insurance that fits their personal needs.*

