

Ohio Pharmacists Association Members:

You can provide yourself and your Family with valuable *Long Term Care Coverage* with a **Business Tax Deduction**.*



You can also receive significant membership premium discounts. What a smart business move!

You see it everyday! Many of your customers have a need for care services but have you ever considered that you may need care too? What would happen to your business and to your family if you needed Long Term Health Care? Are you prepared to pay for these services? We are offering you the opportunity to purchase Long Term Care coverage for yourself and for your spouse with significant premium discounts. In addition, when properly structured, you may pay for this valuable coverage through your business AND get a tax deduction for the premiums you pay.

Huge Discounts could be available today! Through Pro Advantage Services, Inc., a subsidiary of Pharmacists Mutual Insurance Company, your Pharmacists Mutual representative can offer you several different policy options from the top insurers in America. We can offer Association discounts of up to 10%. You may be eligible for Preferred Health discounts of an additional 10%- 20%. Spousal discounts of 30%-40% or even 80% may also be available through our various carriers. Let us custom design a policy perfect for your needs and maximize the available discounts for you.

And you can deduct the premiums too! Many business owners are not aware that Congress has passed special legislation allowing businesses to take an above-the-line tax deduction for Long Term Care Insurance premiums. What they also may not know is that the Long Term Care benefits are tax-free to the policy holder. Another very unusual benefit with Long Term Care premiums in the business environment is that the key decision maker can be very selective about who may be eligible to have the business provide this benefit for them. In other words, an owner may decide to offer this only for him/herself and their spouse or they may want to offer this coverage to all key employees as well. Let us help develop a plan to meet your needs anyway you desire.

**For More Information Contact your Local Pharmacists Mutual Representative:
Bruce Wyke at bruce.wyke@phmic.com or Gail Wolfe at gail.wolfe@phmic.com
1-800-247-5930, ext. 7216**

*** Consult your tax/legal adviser.**