



Rotary Club of Wahiawa-Waiialua

## Careful Planning

Today's topic is one we all have heard about, but don't know much about—Long Term Care (LTC) insurance. As with any other form of insurance, there is a myriad of terms, provisions, definitions and other safety nets for the issuing company. While most policies are beneficial to the insured, the fine print makes it known that the insurer is not going to be going to any undue financial risk.

Our speaker today, introduced by **Ken Uyeno**, was **Ty Umeda** of Umeda Brokerage Consultants. Ty is a Registered Health Underwriter and General Agent. According to Ken, he is most knowledgeable in disability and long term care insurance. Listening to him today convinced us that he does know his business.

We learned some of the terms used by insurers to differentiate types of "long term" care coverage. Hands-on, standby, or substantial assistance.

The main points Ty wanted us to understand was to research a LTC contract before signing up and that the best contract may, or may not, be the cheapest one. Shop for the best value with the options listed below. Group plans are not as secure as an individual policy. He gave two rather large, and close to home, examples.



Ty Umeda

The LTC group plan sponsored by AARP initially was handled by Prudential. They got out of the business and the AARP LTC plan is now maintained by MetLife. The State of Hawaii employee LTC group plan was once maintained by The Hartford. Now it's a company called MedLife. His message being that group plans can change administrators without notice, the benefits and cost may also change and you end up

with a company you know nothing about.

An article from the Sep 2000 issue of Financial Planning was used in Ty's presentation. It stated that LTC policies are not yet standardized and many consumers think there are more similari-

ties than differences. The article gives seven areas that should be considered before entering into the contract. The following are excerpts, edited for brevity, from that article.

- *Is it a binding contract?* If so, it can only be changed with the insured's permission. If it is not, the insurer can change provisions, and coverage, at will.
- *Managed care.* Some policies have two levels of benefits. The enhanced benefit version usually means you have to give up control of your care to someone who works for the insurance company.
- *Reasonable expense language.* This provision can be used to restrict your kind, place and quality of care. Don't let them put a cap on benefit levels.
- *Alternate care language.* Not knowing what kind of care will be available 20- or 30 years down the road, you want a policy that provides the opportunity for alternate care.
- *Assistance level.* Degree of disability should not be determined by the insurance company. The activities of daily living (ADL) trigger, many contracts will require you to be so disable that hands-on assistance is mandatory. The standby assistance level for both mental and physical disabilities may allow a patient to go on benefits sooner.
- *Accumulation period.* Similar to deductibles on other forms of insurance, elimination periods are used on LTC insurance. Your best bet is to get one that does not apply an accumulation period, but gives you an unlimited time period so if you are disabled, recover briefly and then become disabled again you won't have to wait for the elimination period to expire.

Ty added some provisions of his own. Get a policy that has is guaranteed renewable, with no termination; covers injury, sickness & old age; choice of care coordinators; spells out days of disability and days of covered service, and get an indemnity policy. That way the money comes directly to you.

Scheduled Speakers	02/06 <i>Michelle Hashimoto</i>	<i>American Cancer Society Programs</i>
	02/13 <i>Lurline McGregor</i>	<i>Support for O'lelo</i>
	02/20 <i>General Dave &amp; Judi Bramlett</i>	<i>A year on an island in the Pacific</i>

RI Pres: *Bhichai Rattakul*  
D5000 DG: *Bob Pennington*  
Club Pres: *Rodger McCloskey*  
RI website [www.rotary.org](http://www.rotary.org)  
D5000 website [www.rotaryd5000.org](http://www.rotaryd5000.org)

**January 30, 2003**  
The Hulali  
P.O. Box 860601  
Wahiawa, HI 96786  
[hulali@hawaii.rr.com](mailto:hulali@hawaii.rr.com)



**S**ince there were no member birthdays, **President Rodger** had to rely on an informant to raise some cash.

**Ken Uyeno** was pictured, along with his co-workers in a picture ad in the Ka Nupepa and offered up \$25 to the Club and \$50 to RF to retrieve it. It was obvious who the informant was. When Pres. Rodger asked who had seen the picture ad, only one hand went up.

**Jeanne Huynh** has a birthday on Feb. 3rd, but Michael wasn't here to share \$\$ with us. Later, Michael.

**Pratuang** and **Bob Pang** have an anniversary on Feb. 4th. Bob was not in attendance, either. We are a patient lot, we can wait for their appearance at a future meeting.

**Jim Fromm** gave a Hi \$5 for the new Japanese words he learned listening to wife, **Yoshi**, grumbling about the Raiders loss in the Pooper Bowl. We call it that because the Raiders really played like crap.

**Geoff Horvath** offered up a Hi \$5 for the Buccaneer player who took a bullet for his team. The projectile in question was delivered by the opposing quarterback.

**Van McCrea**, PP of the Kapolei Club, donated a Hi \$5 for the "wonderful" golf

match after the Joint meeting last Thursday. His group won.

**Pres. Rodger** gave a Hi \$5 for the outstanding planning, preparation and execution of the Joint Meeting by **Col. Chuck Cardinal**, **Randy Tucker** and **PP George Vickers**.

**George** then gave a Hi \$5 for **Bryan Sakai** for spending the time collecting, logging and depositing the funds from all the attendees.

**Randy Tucker** stood and gave **Lyle Kanemaru** a Hi \$5 for his assisting Bryan.

**Bryan Sakai** got in the act and gave a Hi \$5 for his son, **Ryan**, who was just named his 7th grade home Coming King. Bryan said Ryan wasn't too happy with the tuxedo he had to wear.

**PP Danny Sison** temporarily donated a Hi \$10 for **PP Eric Yamauchi** who is retiring from the First Hawaiian Bank on January 31st. I say temporarily because Danny alluded to the fact that Eric was going to reimburse him.

**Bryan Gusman** gave a \$5 trip report. He made a Las Vegas trip over the Super Bowl weekend and managed to stay out of jail.

**Mark Zanetti**, back from Utah and business trip to Las Vegas also gave us \$5.

## In Our Club this week

**K**eola Lloyd, PP of the Kapolei Club, visited today and invited us to attend a very special meeting they will be having next Wednesday, Feb 5th in the Laulima Room of the Campbell Building in Kapolei. Campbell Estate Trustee **David A. Heenan** will be speaking about his latest book, "Double Lives: Crafting Your Life of Work & Passion for Untold Success"

Topics covered will be "Why we should not let procrastination, excuses, or regrets to steal our dreams." And, "a comprehensive study of double lives and the challenges of time-honored advocacy of total commitment to a single profession."

Breakfast Buffet is only \$8.00. Reservations are encouraged. To place your reservation, or for more information, call Keola at 674-3167



Rodger McCloskey  
President 2002-2003

### Service Above Self

#### One million children immunized against polio in Cameroon

Close to 1 million children were targeted in a Sub National Immunization Day (SNID) in Cameroon on 21 January. More than 40 Rotarians who traveled from Australia, Canada, and the United States worked alongside members of the country's 18 Rotary clubs to help recruit fellow volunteers, mobilize parents to bring their children to immunization centers, and deliver and administer the oral polio vaccine.

"We are proud to be part of this historic effort to rid the world of a crippling disease that has impacted millions of lives throughout the centuries," said Barry Howie, leader of the team of 32 Rotarians from Canada.

### 201st 100 % Paul Harris Fellow Club

"Regardless of current world challenges, we must remain diligent in our efforts to ensure that every child is protected against this tragic and preventable disease."

Two of the visiting Rotarians came from Australia and the rest from the United States. "We are most grateful for their assistance," said Jean Richard Bieleu, the National PolioPlus chairman for Cameroon, of the visiting Rotarians' participation in the SNID.

Not a single case of polio has been reported in Cameroon since 2000. As a result of more than 90 percent coverage in immunization activities, last year, the country stopped carrying out nationwide vaccinations in favor of SNIDs targeted at inaccessible enclaves and border areas. The latest SNID was carried out near Douala, Cameroon's major industrial city.

### He Profits Most Who Serves Best

Rotary's contributions toward polio eradication in Cameroon to date have exceeded US\$1.7 million.

**PP Charlie Duncan** told us up the upcoming Leeward Club combined fundraiser. "An Evening at Lanikuhonua at Ko Olina Resort."

The taste of fine wines and premium beers with food prepared and provided by Outback Steakhouse. Live music will fill the air and make this a special event for Rotarians and their guests.

The event is scheduled for Saturday evening, March 8th from 5:30 to 9:00 PM. Advance tickets are \$35.00 per person.

Lodging at reduced rates of \$165.00 per night at the Ihilani are also available.

The best part of all this is that the net proceeds will go to Rotary International's Polio Eradication Campaign.

Each member will be asked to take two tickets to buy, or sell. Charlie has the tickets and would appreciate your assistance in getting them sold.

## In Our World of Rotary