

Central Valley Ag – Group Long Term Care Insurance Plan

What is Long Term Care Insurance?

LTC insurance is intended to cover long term care services and support including personal and custodial care in a variety of settings such as your home, assisted living or nursing home facility.

Long term care insurance offers many benefits for you and your family's future. It may provide a way to cover some or all of your long term care costs and help to safeguard the funds you have invested for your retirement.

A long term care insurance policy covers skilled, intermediate and custodial care in state-licensed nursing homes. However, many people purchase long term care insurance to stay in their own homes. It often covers the cost of home care services, including skilled or non-skilled nursing care, physical therapy, homemakers and home health aides provided by state-licensed and/or Medicare-certified home health agencies. In addition, long term care insurance covers services offered in assisted living communities and adult daycare centers, as well as alternate and respite care.

Mutual of Omaha – Long Term Care insurance

CVA's group LTC insurance is offered through Mutual of Omaha Insurance Company. The LTC plans offered to CVA employees are fully-customizable and can fit just about any situation and budget. Mutual of Omaha has been offering insurance and financial services since 1909 and is rated A+(Superior) by A.M. Best Company, Inc., Aa3(Excellent) by Moody's Investors Services, and AA-(Very Strong) by Stand and Poor's. Mutual of Omaha has been helping people plan for their long-term care needs for more than two decades. Their customers know that their longevity, financial strength and experience mean they can count on them to pay their claims quickly and fairly. The LTC plans offered to CVA employees and board members are fully-customizable and can fit just about any situation and budget.

Craig J. Reiser- Financial Advisor with Mutual of Omaha

I was born and raised in O'Neill, NE and I'm a third generation insurance and financial professional. After graduating from the University of Nebraska-Lincoln, I went to work with my grandfather and my parents at Reiser Insurance, Inc. In 2006 I joined Mutual of Omaha as a full-service advisor. After traveling back and forth between the Omaha office and the O'Neill office for three years, I opened the Norfolk District Sales Office in 2010. My wife, Rachel, and I have two children – Adelynn(5) and Hayden(1). We have been working with CVA and offering LTC insurance to the group since January 1st, 2011. I'm very excited to be working with you on your long-term care needs and finding the right plan that protects you and your family.