

AND PROGRAMS



QUORUM, PRUDENTIAL, AND NEWMAN LONG TERM CARE CREATE VALUABLE MEMBER BENEFIT

By: Marlys Fiterman

How safe is your future after the past few months?

- ◆ Have the funds that you set aside for your retirement lost value?
- ◆ What is your strategy for addressing the exorbitant cost of long term care?
- ◆ If you needed care where would you get the money and how would it affect your partner's life style?
- ◆ The cost of care in Minnesota today is over \$6000 a month and nearly one-third of all singles exhaust their assets after just 13 weeks in a nursing home.

The state of Minnesota does not recognize same sex unions and thus the laws around Medical Assistance (MA) do not apply.

- ◆ In a traditional marriage the state cannot impoverish the communal spouse before care is paid by the state.
- ◆ The communal spouse can keep their home, a car and half of their assets up to \$109,500.
- ◆ If your partner needs MA, they must not have more than \$3000.00
- ◆ Did you know that you could loose your home before your partner can be considered for MA?

The good news is that there is a solution! Prudential Life Insurance Company has partnered with Quorum, to offer Long Term Care Insurance at a discounted rate!

- ◆ Prudential treats partnered couples in the same way as married couples
- ◆ LGBT couples have the same discounts and provisions as married couples.
- ◆ A 5% additional discount to members of Quorum
- ◆ Potentially a 50% discount on the premium for Long Term Care Insurance.

Even if you have explored LTCi in the past, it's time to take another look! The protection is more affordable than ever.

For more information about this new Quorum member benefit contact the Quorum office 651-646-1029 or Marlys Fiterman, Newman Long Term Care 952-746-1686.

unstructured time for mix and mingle and then a program with topics of interest. This month is Legislative Issues for GLBT and Allied People with guest speakers from **Project 515** and **OutFront MN**. Menus are prefixed and prepaid so there will be no delays and you can get back to work on time. Space is limited and Reservations are a **MUST!** www.twincitiesquorum.com/bizmeals/

4/21 QUORUM YOUNG PROFESSIONALS NIGHT

5:30pm **Guthrie Theater** 818 S 2nd St, Mpls
Quorum's affinity group designed just for GLBT and Allied people 21-35. Part social, part culture, part career development, part networking and ALL FUN! In April the YPs take in the Guthrie Kushner Celebration, enjoying cocktails, light nosh and plenty of mix and mingle time in the Target lounge before viewing *Caroline, or Change*. Discounted tickets available!

4/22 Q.U. SESSION 7 NETWORKING 101: WHY WE DO IT

6:00pm **Wells Fargo Campus**, 2701 Wells Fargo Way, Mpls
\$25 members/ \$35 non-members.

MAY

5|01 QUORUM COFFEE

7:30am **Amore Coffee**, Grand Ave, St Paul

5|6 Q.U. SESSION 8 STRATEGIC ACCOUNTING FOR SMALL COMPANIES

6:00pm **Griggs Midway Building** Rm. 330, 1821 University Ave W, St Paul, \$25 members/ \$35 non-members.

5|19 NETWORK NIGHT

5:30pm **Guthrie Theater** 818 S 2nd St, Mpls
These gatherings are for all Quorum members, their guests, and anyone curious to know more about our organization. This month we will be at the Guthrie Kushner Celebration, enjoying social time with cocktails & light nosh, a brief talk about Tony Kushner, and discounted tickets for your choice of three Kushner works.

5|20 Q.U. SESSION 9 LLC, LLP, PARTNERSHIP OR JUST PLAIN ME?

6:00pm **Woman's Club of Minneapolis** Falconer Memorial Library, 410 Oak Grove St, Mpls
\$25 members/ \$35 non-members.

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