LONG TERM CARE COMPANIES AVAILABLE THROUGH UPSTATE SPECIAL RISK SERVICES, INC.

COMPANY	LTC	RWJ	NH	HC	NON-	OTHER	WHY
			ONLY	ONLY	TQ?		
MED AMERICA	X	X	X			HOME CARE CASH AVAILABLE AS RIDER	LOCAL COMPANY OWNED BY BLUE CROSS & BLUE SHIELD (EXCELLUS CORP) COVERAGE GOOD WORLDWIDE
GENWORTH	X	X					#1 SELLER OF LTC IN THE USA
JOHN HANCOCK	X	X					THE NAME – #2 SELLER OF LTC IN USA
MASS MUTUAL	X	X					THE "BLUE CHIP" COMPANY – LIMITED 4-YEAR NY PARTNERSHIP BENEFIT, VERY CONSERVATIVE UNDERWRITER
MUTUAL OF OMAHA	X						THE WILD KINGDOM – OUR MOST SUB-STANDARD UNDERWRITER
TRANSAMERICA	X						GOOD MULTI-LIFE AND ON-LINE WEBSITE SUPPORT FOR PRODUCERS

^{* =} May offer facility only policies outside of New York

For additional information call:

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