

Long Term Care Benefits

Long term care premiums may be deductible as “medical care” per Internal Revenue Code § 213(d)(10). The deductions are age-dependent and are as follows:

Age Range	2009	2008	2007
< 40 years	\$320	\$310	\$290
40 < 50 years	\$600	\$580	\$550
50 < 60 years	\$1,190	\$1,150	\$1,110
60 < 70 years	\$3,180	\$3,080	\$2,950
> 70 years	\$3,980	\$3,850	\$3,680

Long term care benefits also include per diem limits on payments under long term care insurance contracts, under Internal Revenue Code § 7702B(d)(4).

	2009	2008	2007
Per Diem Limit	\$280	\$270	\$260



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