

# **YOU choose the place and YOU design the plan. YOU ARE IN CONTROL!**

## **Coverage you need in the location of your choice:**

Whether you need care early on, due to an unforeseen accident or illness, or later in life, Long Term Care Insurance provides comprehensive coverage and support in many settings:

### ***“Your Home”***

Today, 80+% of all care is given in the home as many people prefer to stay in the comfort of their own home when they need long term care. You can receive services from a *professional* care provider, such as a nurse or physical, occupational or speech therapist. You can also receive care from a home *health aide* to help with health care tasks such as managing medications or simply cooking or cleaning.

### ***“Assisted Living Facilities”***

You can receive care in a secure, home-like environment while maintaining your independence.

### ***“Nursing Facilities”***

You may find the best place to receive care is a covered facility which provides care from Skilled to custodial care.

## **Designing a Policy that’s Right for You – Based on your Income and Assets:**

Designing your long term care insurance policy is easy. There are **4** moving parts to consider as you build your policy:

### ***“Your Daily Benefit”***

The amount of money available daily to cover your long term care needs, whether you receive care at home, in an assisted living facility or a nursing home.

### ***“Benefit Period”***

How many years you wish to have the policy provide coverage for you.

### ***“Elimination Period”*** (Your deductible)

The period of time that you will pay for the cost of your care. A limited period of time before the policy coverage begins.

### ***“Inflation Protection”***

Helps keep your benefit levels up with the rising costs of health care.

**LTCi helps protect you and provides peace of mind for your family.**