



Long Term Care Insurance Specialists

What is long-term care?

An injury or illness could mean needing help every day just for simple activities of daily living (ADLs) such as:

- Eating
- Bathing
- Moving in and out of bed
- Dressing
- Using the restroom

It could happen to you...simply as a part of growing older, or because of a significant medical crisis such as:

- Stroke
- Rheumatoid arthritis
- Vehicle accidents
- Multiple sclerosis
- Diabetes

Providing long-term care for you or for a loved one can be time consuming, expensive, and exhausting. A simple way to alleviate some of the expense and responsibility is to consider long-term care insurance.

What is long-term care insurance?

Insurance helps protect against the unpredictability of future expenses, and long-term care can be expensive. Most types of insurance don't cover you for an extended illness or injury. But long-term care insurance may give you a way to protect those you love by helping to preserve:

- Your family's resources - their time and savings spent caring for you
- Your independence - including choosing how and where you want care
- Your assets - what you have worked hard to accumulate