HOW WE CAN HELP

Long-Term Care Insurance

The need for long-term care can come at any age—and the cost can be significant.

Long-term care can mean help with everyday activities, whether provided at home, in assisted living, or in a nursing home.

Planning ahead can help protect your savings, retirement income, and the people you care about.

WHICH OF THESE SOUNDS LIKE YOU?

I'M HEALTHY TODAY, BUT I WANT TO PLAN AHEAD

"I don't want a future change in my health to take away my options."

I'VE WORKED HARD TO BUILD MY RETIREMENT

"I don't want long-term care costs to derail my retirement savings or income."

I WANT TO PROTECT MY FAMILY

"I don't want my spouse or children to have to provide my care—or pay for it."

MY HEALTH HAS CHANGED

"I'm concerned I may not qualify for traditional long-term care insurance."

WHY PLAN AHEAD?

Age and health are important factors in eligibility and cost.

As we get older, coverage generally becomes more expensive—and our health may decline at the same time. A change in health can make coverage more difficult or no longer available.

HOW WILL YOU PAY FOR LONG-TERM CARE?

SELF-FUNDED

Pay for care from your own savings and assets.

MEDICARE

May cover certain short-term or skilled care under specific circumstances, but is not designed to pay for ongoing long-term custodial care.

MEDICAID

For people with limited income and assets who meet financial and other eligibility requirements.

LONG-TERM CARE INSURANCE

Life + long-term care hybrid, traditional long-term care insurance, or short-term care insurance.

WHAT IS THE DIFFERENCE BETWEEN THE TYPES OF COVERAGE?

LIFE + LONG-TERM CARE HYBRID

Life insurance + long-term care benefits in one policy. If qualifying care is needed, the policy can provide long-term care benefits. If care is not needed, it can provide a death benefit to beneficiaries.

TRADITIONAL LONG-TERM CARE INSURANCE

Coverage designed specifically for qualifying long-term care expenses, including care at home, assisted living, or a nursing home.

SHORT-TERM CARE INSURANCE

Coverage designed to provide benefits for a shorter period of qualifying long-term care needs and may be an alternative when traditional coverage is not a fit.

READY TO FIND THE RIGHT SOLUTIONS?

You don't have to figure it out alone.
We'll help you understand and compare your options to find the solutions that fit your needs and goals.

Your answers are waiting. Let's find them together.

Call: (641) 843-4605 | Text: (641) 860-1955