

What is Long Term Care Insurance?

Protection pure and simple. Protection for your quality of life and protection for your savings and assets. Long Term Care Insurance provides protection against the crushing costs of long term care that can quickly wipe out savings and destroy quality of life.

Long Term Care Insurance can pay for a range of benefits:

- Home health care
- Community care or adult day care
- Assisted living facility care
- Nursing home care
- Care coordination services
- Hospice care
- Caregiver training

Afflictions that require long term care can include:

- Alzheimer's disease
- Parkinson's disease
- Arthritis
- Cancer
- Heart disease
- Diabetes
- Strokes
- Depression
- Senile dementia

Two out of every five Americans over age 65 will need nursing home care at some point in their lives according to Health Magazine. Nursing home stays can cost over \$40,000 per year and care at home half that. Such costs can put a life's savings in serious jeopardy - this is where Long Term Care Insurance comes in.

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