It’s never too early to talk about Long Term Care

Do you know what you or your loved ones want regarding long term care? Would you want to receive care at home or in a facility with round-the-clock nursing staff? Are you counting on family and friends to help? Have you considered the costs of long term care?

As the years pass, there’s a good chance you may need assistance with life’s every day activities. If given the choice, you will probably want to stay in your own home and maintain your independent living. Sometimes, that’s not possible. Unfortunately, growing older and needing living assistance or care comes with a hefty price tag.

You do need to think about it. Ask yourself:

- Can I afford to pay for long-term care services out of my own pocket?
- Do I have enough money in savings to pay for services?
- Will I have to sell some of my assets? If I do, what would I sell?
- If I have to pay for long term care services, how will that affect my retirement?
- How will paying for long term care affect me and my family’s quality of living if they have to help me pay for care or take care of me?

Start a conversation with us today.*
The reality of aging Pennsylvania

- Pennsylvania isn’t getting any younger. We rank fourth in the U.S. by percentage of the population age 65 and older and 1 in 5 Pennsylvanians are 60 and older.**
- By 2030, 29% of Pennsylvania’s population will be 60 and older – that’s approximately 4 million people.***
- The cost of long-term care in Pennsylvania averages between $70,000 and $100,000 annually.
- According to the U.S. Department of Health & Human Services, a comparative sample of monthly care costs in Pennsylvania include:

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2037</th>
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<tbody>
<tr>
<td><strong>Home Care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homemaker services</td>
<td>$3,670</td>
<td>$5,209</td>
</tr>
<tr>
<td>Home health aide</td>
<td>$3,813</td>
<td>$4,951</td>
</tr>
<tr>
<td><strong>Adult Day Health Care</strong></td>
<td>$1,213</td>
<td>$2,752</td>
</tr>
<tr>
<td><strong>Assisted Living Facility</strong></td>
<td></td>
<td></td>
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<tr>
<td>Private, one bedroom</td>
<td>$3,175</td>
<td>$7,132</td>
</tr>
<tr>
<td><strong>Nursing Home</strong></td>
<td></td>
<td></td>
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<tr>
<td>Semi-private room</td>
<td>$7,885</td>
<td>$22,054</td>
</tr>
<tr>
<td>Private room</td>
<td>$8,699</td>
<td>$28,020</td>
</tr>
</tbody>
</table>

Medicare and private health insurance programs do not pay for the majority of long term care services that most people need. That’s where a long term care policy comes in to help you manage these expenses and protect your retirement savings so you can have peace of mind when you need it most.

Plan now. Worry less later.

Most of us will need some type of long term care service in our lifetime due to cognitive or physical impairments. Planning now will help with the inevitable costs relating to your care. A long term care policy will help you pay for:
- personal care services
- homemaker services
- professional services such as a registered nurse, home health aide or therapist
- assisted living
- nursing home
- hospice care

The costs of these services vary greatly and can add up quickly while depleting your savings. Purchasing long term care insurance now while you are younger and healthier allow for affordable premiums.

We care about you at Members 1st Insurance Services.

Members 1st Insurance Services is an independent agency that works with multiple carriers. We don’t believe in a one size fits all approach. We will tailor your long term care insurance policy specifically for you by evaluating your needs and budget. We’ll guide you through your options so you can select what’s appropriate for you in terms of policy limits, maximum monthly benefits, elimination periods and inflation protection. We will also discuss additional optional benefits that may suit your needs.

*Insurance services available to Pennsylvania residents only.
**US Census Bureau, Demographic Profiles: Census 2010
***PA State Data Center. State and County Population Projection by Age and Gender, 2010 to 2040.

Start a conversation today.

Don’t know how or where to begin with a long term care discussion? Share your thoughts with your significant other and other loved ones so that together, you can think, plan and discuss your ideas.

Let me help you to start planning now for your comfortable, caring and affordable tomorrow.

Ben Lausch
Health Benefits Specialist
(717) 458-6269 or (800) 283-2328, ext. 6269

Plan now for a comfortable and caring tomorrow.