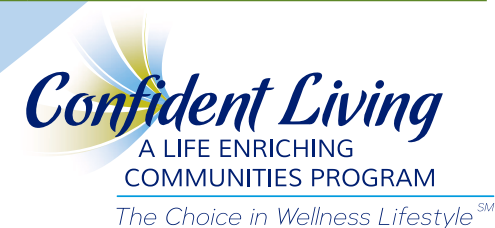


Your Options for Future Care

There are four common options when planning where you will live and what types of care are available to you as you age. Use this chart to help you choose the best option for you.

	No Plan	Continuing Care Retirement Community (CCRC)	Long-Term Care Insurance	Continuing Care at Home Membership (CAAH)
Location 	Home or with relatives.	Residents move between levels of care-related housing options on one campus.	Home, assisted living facility, nursing home, or special care facility (based on the policy).	For those who want to stay at home as long as possible. Membership is transportable to a facility or different state.
Services 	<ul style="list-style-type: none"> • Rely on children or spouse for care. • Government programs don't cover that much. • Medicare has strict eligibility requirements; in home care typically has limited coverage.¹ 	<ul style="list-style-type: none"> • Services are based on level of care • Maintenance-free living 	<ul style="list-style-type: none"> • Services to assist with activities of daily living (ADLs) • Skilled nursing care 	<ul style="list-style-type: none"> • Personal advocate to coordinate all support/care services needed to keep members in their home. • Health and wellness coaching to reduce the risk of the need for care.
Cost – Averages 	<ul style="list-style-type: none"> • Home Health Aide Annual Rate: \$52,624.² • Nursing Home Annual Rate: \$91,250.² • Assisted Living Facility Annual Rate: \$43,200.² 	<ul style="list-style-type: none"> • Entrance fees: \$100,000 to \$1 million.³ • Monthly fees: \$3,000 to \$5,000.³ • Additional fees may include housekeeping, meals, etc.³ 	<p>Based on: joining age, daily amount policy pays, and number of years it will pay.</p> <ul style="list-style-type: none"> • Age 55 male select health: \$2,050.⁴ • Age 55 female: \$2,700.⁴ • Couples age 60: \$3,400.⁴ • Premium costs not fixed.⁴ 	<ul style="list-style-type: none"> • Costs vary depending on age, health and daily benefit plan choice. • Memberships to Confident Living average annual fee: \$1,800. • Some programs require an Entrance Fee along with a monthly fee.
If Your State of Health Changes... 	<ul style="list-style-type: none"> • May have to move to any available assisted living facility, regardless of cost. • Government programs don't cover as much as some think. 	<ul style="list-style-type: none"> • The natural progression is to move from independent living to a higher level of care. • Spouses may need to move from the residence or become separated if the other needs a higher level of care. 	<ul style="list-style-type: none"> • Insurance plans can be available when ADL requirements are met. • Policy holder responsible for submitting proper documentation. 	<ul style="list-style-type: none"> • Care Coordinators arrange and manage all care needs. • Daily benefits supplement the cost of any living arrangement, for example in-home care or services in a care facility.

70% of people turning age 65 can expect to need some form of long-term care during their lives, according to the US Department of Health & Human Services.



1. Medicare.gov
 2. Genworth 2019 Cost of Care Survey
 3. AARP
 4. American Association for Long-Term Care Insurance