

What is long term care? (LTC)

Custodial care received in a nursing home, an assisted living facility, or at home when you need:

Help with two or more Activities of Daily Living

- Dressing
- Eating
- Transferring
- Continenence
- Toileting
- Bathing

OR

Supervision due to Cognitive Impairment

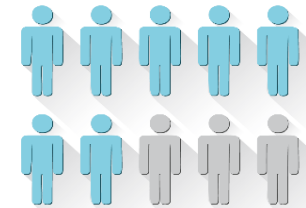
- Alzheimer's
- Stroke

Common reasons people need LTC:

- Illness: Cancer, Stroke, or Heart disease
- Injury: Bone fracture or Spinal cord injuries
- Aging: Natural aging, Alzheimer's, or Dementia

What is the probability of needing LTC?

7 out of 10 sixty-five year olds will need some type of LTC services during their lifetime¹.



If I have a LTC event, what age might an event occur?

The average LTC claim is made at age 80, although LTC events can happen at any time².



Types of Care

Care Used for Initial Claims

Care Description

LTC claims often begin with receiving home health care (71%) then progress to higher, more expensive, types of care over time.

Home Health Care



Least expensive type of care, where health care professionals provide assistance with daily activities at the patient's residence.

Assisted Living



A health care facility where patients are assisted in day-to-day activities by a licensed professional.

Nursing Home



A facility providing around the clock care. Nursing homes are the most comprehensive and expensive care.

0% 15% 30% 45% 60% 75%

For claims lasting more than one year, the average LTC claim lasts 3.9 years.³