

FULL CIRCLE

LONG TERM CARE ASSOCIATES, INC.



FALL 2010

The summer is behind us and now is a great time to slow down and take stock of those things that are important in your life, especially when it comes to your family.

The future can hold a lot of uncertainty. Fate and luck are generally out of our control. Risk is often times unavoidable but unlike fate and luck, it can be managed.

Many of you may already have taken the necessary steps to protect your family's well-being.

Life insurance ensures that your family has the means to meet financial obligations. Disability insurance ensures that you have a stream of income in the event of an illness or injury. A will helps you leave a legacy to your heirs.

But what would happen if you need long-term care? How will you manage that risk? If you have no plan, you are leaving your family in a very vulnerable

position.

It is your family who will have to deal with the emotional and financial consequences of your illness. It is your family that will have to physically take care of you. It is your family that will stand by you throughout all the travails of caregiving. Why not make it easier for them?

Long Term Care Insurance helps your family manage the risks of caregiving. It provides a pool of money and a steady stream of income to pay for long-term care services and settings. It includes case management and respite care for your caregivers. It gives you quality of life at a time when you are most vulnerable.

Many of you might say you don't need it and it's too expensive.

Ask yourself these two questions: Is it possible that you will live a long life and need care in the future? Remember, we have no control over what's in store for us.

Is it better to pay \$100,000 a year for long-term care expenses or an annual long-term care premium to pay for those expenses?

I'm passionate about LTC insurance coverage because I am taking care of both of my parents.

One of the hardest things for me, besides dealing with their everyday needs and finances, is watching them lose their dignity and independence.

Do **something** for your family, plan for long-term care. Call us today to learn about the many different plans and payment options. It's an investment in your future and theirs.

Long Term Care Associates, Inc.

Susan Suben

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Failing to plan is planning to fail.

Alan Laiken, writer of self-help books



Families Facing Alzheimer's

In last year's World Alzheimer Report, Alzheimer's Disease International estimated that there are 35.6 million people living with dementia worldwide in 2010, increasing to 65.7 million by 2030 and 115.4 million by 2050.

People with dementia, their families and friends are affected on personal, emotional, financial and social levels.

The total estimated worldwide costs of dementia are US\$604 billion in 2010. Costs were attributed to informal care (unpaid care provided by family and others), direct costs of social care (provided by community care professionals, and in residential home settings) and the direct costs of medical care (the costs of treating dementia).

(Excerpted from the Alzheimer's Disease International World Alzheimer's Report 2010: The Global Economic Impact of Dementia, Executive Report)

According to the Alzheimer's Association, there are 5 million Americans with Alzheimer's and 10.9 million unpaid caregivers taking care of them. The journey of caring for someone with Alzheimer's is marked with struggle and frustration. It requires a lot of time on the part of the caregiver to make certain that the individual afflicted with the disease lives a life of dignity along the way.

Long Term Care Insurance pays for the care of those diagnosed with Alzheimer's with a "pool of money". It provides a network of support, which includes respite and hospice care services, for family members. As the former Director of Programs and Services of the CNY Alzheimer's Association, I learned that what most caregivers want is time for themselves to recharge.

If there is a history of Alzheimer's disease or other forms of dementia in your family, and you have concerns about your future, it might be prudent to investigate long-term care insurance.

ARE YOU A MEMBER OF

- THE CANANDAIGUA, GREECE or CORTLAND CHAMBERS
- SEFCU
- THE NYS ASSOCIATION OF COUNTIES (NYSAC)

IF YOU ARE, CALL US ABOUT LTC INSURANCE DISCOUNT PROGRAMS FOR YOU AND YOUR ELIGIBLE FAMILY MEMBERS

Complimentary CLASS Act Information Program Available

The introduction of The Community Living Assistance Services and Supports (CLASS) Act as part of the health care reform law has generated much discussion among consumers and employers. Call us at 800-422-2655 to schedule a complimentary informational programs that would include the following topics:

- | | |
|----------------------|-------------------------|
| *Eligibility | *Vesting Period |
| *Benefits | *Benefit Triggers |
| *Costs | *Employer Participation |
| *Employee Enrollment | |

**FUTURE LONG TERM CARE COST COMPARISON:
ANNUAL COST OF CARE IN 2010**

Syracuse

	2010	2020	2030	2040
Nursing Home				
Private Room	\$98,550	\$160,528	\$261,782	\$425,927
Semi-Private	\$98,550	\$160,528	\$261,482	\$425,927
Assisted Living				
One Bedroom	\$33,000	\$53,754	\$87,559	\$142,624
Adult Health Day Care				
Day Care	\$14,950	\$24,352	\$36,667	\$64,613
Home Care				
Home Aide	\$45,760	\$74,538	\$121,415	\$197,772
Homemaker Services				
Homemaker Services	\$45,531	\$74,165	\$120,807	\$196,782

Rochester

	2010	2020	2030	2040
Nursing Home				
Private Room	\$118,625	\$193,228	\$314,747	\$512,690
Semi-Private	\$111,324	\$181,337	\$295,378	\$481,140
Assisted Living				
One Bedroom	\$45,450	\$74,033	\$120,592	\$196,432
Adult Health Day Care				
Day Care	\$31,200	\$50,822	\$82,783	\$131,845
Home Care				
Home Aide	\$53,905	\$87,806	\$143,026	\$232,974
Homemaker Services				
Homemaker Services	\$45,188	\$73,606	\$119,897	\$195,300

Genworth 2010 Cost of Care Survey

<http://www.genworth.com/content/home.html>

Refer a friend or someone you care about today!!

Let us help you “fill in the gaps” in your Medicare coverage...

Turning 65 has its challenges especially when it comes to understanding Medicare. Many of you who are Medicare-eligible will find yourselves without health coverage because:

- Your employer is dropping retiree health coverage
- Your Medicare Advantage (MA) is discontinuing coverage in your area
- You're not satisfied with your current coverage and want to return to original Medicare

Here's how we can help you:

- We represent 4 Medicare Supplement (Medigap) carriers
- We can educate you about the new Modernized Medicare Supplement Plans

Medigap policies:

- Are standardized by the federal government
- Let you go to **any** doctor or hospital throughout the US who accepts Medicare
- Make it easier to deal with medical bills and paperwork, and limit out-of-pocket costs

Call Ann or Naomi today at 800-422-2655 to receive a **free copy of Choosing a Medigap Policy** and/or **free comparison quotes**.



Nothing is irreversible until the final act is played out.