



Long-Term Care Insurance 101

A Client Education Presentation



What is Long-Term Care Insurance?

Long-term care is the kind of help you might need if you ever can't take care of yourself due to aging, illness, or injury. This includes help with things like:

- **Bathing**
- **Dressing**
- **Getting around**
- **Eating**
- **Using the bathroom**



It's not medical care — it's everyday personal care.

Why Is Long-Term Care Insurance Important



70% of people age 65+ will need long-term care at some point.



Medicare does not cover most long-term care needs.



Without a plan, the financial burden often falls on family.

This is about protecting your independence, your finances, and your loved ones.

Types of Care It Can Cover

- Care in your home
- Assisted living facilities
- Skilled nursing homes
- Adult day care
- Memory care for dementia or Alzheimer's





When Does a Policy Pay Out?

You become eligible for benefits when:

- A doctor certifies that you can't do 2 or more Activities of Daily Living (ADLs), like bathing or dressing
- Or you have a cognitive impairment (like Alzheimer's)

Most policies have a waiting period — usually 30, 60, or 90 days — before benefits begin.

Activities of Daily Living (ADLs)

Insurance companies use these to determine eligibility:



Bathing



Transferring



Dressing



Toileting



Eating



Continence

Cost of Care by Setting



**Home care:
\$5,000 /
month**



**Assisted
Living:
\$4,500 /
month**



**Nursing
Home:
\$9,000 /
month**

Costs are rising. Without a plan, they can quickly drain your savings.

Who Should Consider LTC Insurance?

- Adults age 50–70 who want to plan ahead
- Those with savings or assets to protect
- People who want control over their care options
- Families who want to ease the burden on loved ones



Policy Design Options



Benefit amount: \$100–\$500/day



Benefit period: 2–5 years or lifetime



Elimination period: 30, 60, or 90 days



Inflation protection: Simple or compound



Shared care riders



Key Riders

- Inflation Protection
- Return of Premium
- Waiver of Premium
- Shared Care

Disclosure:

The policy features shown here are for general educational purposes only. Actual benefits, costs, and availability will vary by carrier and individual circumstances. A licensed insurance professional will help you review and compare specific options.

Other Ways to Plan for Care

LTC Insurance isn't one-size-fits-all. You may also consider:



**Life insurance
with LTC rider**



**Annuities with
LTC benefits**



**Hybrid LTC
products (asset-
based)**



Common Questions & Concerns

“Isn’t it expensive?”

→ It can be more affordable than you think, especially when customized to your needs. And it can save you thousands in future care costs.

“Can’t my family just take care of me?”

→ They might want to help, but caregiving can be emotionally, physically, and financially overwhelming. This plan can protect them too.

“Doesn’t Medicare cover this?”

→ Medicare only pays for short-term skilled care — not the kind of long-term help most people need.

How I Can Help



- I work with a team that specializes in long-term care planning
- I'll help you compare options from top-rated carriers
- Together, we'll find a plan that fits your needs and budget
- You'll get clear answers, no pressure

Let's Talk About Your Plan

Have you thought about how you'd pay for care if you ever needed it?

I'm here to help you create a plan that protects your independence, your savings, and your family.



Let's schedule a time to
explore your options

(800) 998-7715

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