

# Use Your Long-Term Care Insurance to Access the Care You Deserve – At Home!



## What Is Long-Term Care Insurance (LTCi)?

*It's your key to maintaining independence, safety, and comfort – right at home.*



**FALSE**

Many people think long-term care insurance only pays for nursing homes, **but that's not true.**



**TRUE**

LTCi policies can also cover in-home care, memory support, assisted living, and even respite care for family caregivers.

### What Your Policy Might Cover...

- ✓ Professional in-home care
- ✓ Assisted living and memory care
- ✓ Adult day programs
- ✓ Nursing home care
- ✓ Respite for caregivers
- ✓ Home safety and support services

### When am I Eligible for Benefits?

#### Most policies begin coverage when...

You need help with two or more daily activities, such as bathing, dressing, or walking.

**OR**

You have a diagnosed cognitive impairment, such as Alzheimer's or dementia.

### Why It Matters Now More Than Ever

- The cost of care is rising. **LTC insurance can help offset it.**
- You **choose where and how you receive care.**
- You **stay at home longer** and live life on your terms.
- You **reduce stress** for spouses, children, and other caregivers.
- You **avoid crisis-mode decisions.**

**Take the Guesswork Out of Your Policy.**

**Call today to learn how we can put your policy to work for you!**



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Home Care

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