



Dispelling the *Myths* of Long-Term Care



As a State of Connecticut employee, you have the opportunity to sign up for a voluntary supplemental employee benefit: Long-Term Care Insurance. It can pay for long-term care for you or a qualified family member (spouse parent, in-law, adult child) for home health care, adult day care, assisted living or nursing home care.

Because long-term care insurance is relatively new, there are many misconceptions about it.

“Long-term care insurance is just for old people”

Almost 40% of people needing long-term care are working age adults age 18-64,¹ often as a result of a traumatic accident, stroke or a degenerating medical condition.

“We’re talking about nursing home care, right?”

Less than 20% of long-term care is provided in a nursing home. Most care is provided at home, some in adult day care or, especially lately, assisted living.²

“I’m not worried about long-term care. I’ve got health insurance.”

Health insurance, disability insurance, Medicaid and Medicare Supplements do not pay for long-term care. These only pay for short-term, rehabilitation and recovery conditions. Most long-term care is paid for out-of-pocket or by Medicaid, after most other resources have been exhausted. Depending on where you live, the costs are \$60,000 to \$140,000 a year!³

If you value your lifestyle, consider long-term care insurance. Having policies on yourself, your spouse, parents and in-laws can mean that you get to keep your lifestyle in the event that one of you needs long-term care. You owe it to yourself to consider this valuable benefit.

**Act today to ensure you take advantage
of this important opportunity!**

Contact your authorized Transamerica Life Representative:

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