



# WHAT IS LONG TERM CARE?

Several years ago, my family began noticing changes in my dad. He started forgetting important tasks like paying bills and stopped engaging in the thoughtful conversations we had always enjoyed. After a series of tests, he was diagnosed with Lewy Body Dementia. It was hard to accept that someone so sharp and capable could be affected by such a debilitating illness at a relatively young age.

As we navigated this challenging new reality, our family took proactive steps to support both my dad and my mom, his primary caregiver. We installed assistive devices around their home, arranged physical therapy, and enrolled him in adult day care services. Despite these efforts, we know that in the future, he may require the care and attention of a dedicated facility.

This experience has shown us firsthand how crucial Long Term Care Insurance coverage can be. Unfortunately, my dad didn't have a policy but if he had, it would have alleviated many of the financial and logistical burdens we've faced. His coverage could have helped cover the cost of professional in-home care, giving us more flexibility in his treatment and support.

Long Term Care is something that can affect anyone at any age. If you're considering your future needs, I urge you not to wait. Having a plan in place is a gift to both you and your loved ones.

—Ian