



WHAT IS LONG TERM CARE?

My parents were elderly, but they lived on their own they were doing fine but my dad was declining cognitively. They were both still able to physically get around without assistance.

One day my dad had a fall and tore his meniscus. He ended up in the hospital and then rehab but when it was time for him to leave rehab the family knew he couldn't go home and get around without help.

My family and I made the decision to get him and my mom in a retirement home that offered assisted living. My dad needed help getting around, bathing, and with continence care and my mom couldn't provide him with this care on her own.

The facility helped him with all his needs, and he received the Long Term Care he needed without burdening our family to care for him. The cost of this support was very expensive just for my dad the cost was \$9300 a month in a mid-level facility in the San Francisco Bay Area and his Long Term Care policy paid 98% which was a huge financial relief on our family.

This gave our family a peace of mind knowing he had professionals caring for him and allowed my dad to get the care he needed while keeping his dignity. The facility provided all his needs which meant we didn't have to help him bathe or dress which would have been uncomfortable for us all.

Long Term care is a huge benefit, and the cost continues to increase and it's not easy to get this coverage on the open market. I'm grateful that my parents had the foresight to take out their policy and put a plan in place, so they didn't have to burden their children with caring for them. When I started with The Myers-Briggs Company I was amazed that they offered this coverage as many companies don't and I immediately signed up.

Please consider your Long Term Care needs and think of your children or who would be responsible for you as you get older and need assistance.

—Joyce