

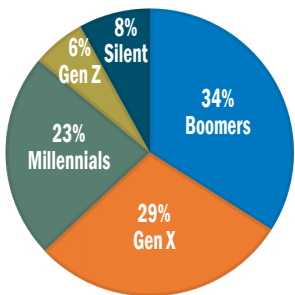


# Types of Long Term Care Services

Long term care (LTC) refers to care that is required by people for an extended period of time because of medical, physical, or cognitive conditions caused by accident, illness, or frailty. LTC involves receiving assistance or supervision to perform activities of daily living when these tasks can no longer be performed independently.

## Did You Know?

Who are today's family caregivers?\*



## Generations by birth year:

Silent	Born 1945 and before
Boomers	Born 1946 - 1964
Gen X	Born 1965 - 1976
Millennials/Gen Y	Born 1977 - 1995
Gen Z	Born 1996 - 2015

\*Caregiving in the U.S. 2020, National Alliance for Caregiving and AARP

<b>Home health care</b>	In-home care	<b>Features</b> <ul style="list-style-type: none"> <li>• Homemaker services</li> <li>• Personal care</li> <li>• Nursing services               <ul style="list-style-type: none"> <li>• Registered Nurse</li> <li>• Licensed Practical Nurse</li> <li>• Health care aide</li> <li>• Personal care aide</li> </ul> </li> <li>• Therapy services               <ul style="list-style-type: none"> <li>• Speech</li> <li>• Respiratory</li> <li>• Physical</li> </ul> </li> </ul>
<b>Adult day care</b>	Community day care	<b>Features</b> <ul style="list-style-type: none"> <li>• Part-time care in a group setting</li> <li>• Social interaction and security</li> </ul>
<b>Assisted living facility/ Adult home/ Residential health care</b>	Apartment-like conditions	<b>Features</b> <ul style="list-style-type: none"> <li>• Personal care assistance</li> <li>• Non-skilled care services</li> </ul>
<b>Nursing facility/ Nursing home</b>	Institutional care facility (by necessity)	<b>Features</b> <ul style="list-style-type: none"> <li>• Skilled care</li> <li>• Intermediate care</li> <li>• Custodial care</li> </ul>
<b>Hospice care</b>	End of life for the terminally ill (six months)	<b>Features</b> <ul style="list-style-type: none"> <li>• Skilled care</li> <li>• Intermediate care</li> <li>• Custodial care</li> </ul>

Contact your financial services professional for more information about ways to mitigate your exposure to the potential risks of LTC.

