



PROTECTING YOUR FAMILY, INDEPENDENCE, AND ASSETS

Long Term Care [LTC] costs, as you may already know, are expensive and rising.

In Connecticut:

- Nursing Home Care costs over \$140,000 per year.
- Home care costs range from \$20,000 to \$72,000 per year.

The **risk** is also compelling:

- 3 in 4 Americans over age 65 will need some type of long-term care services.
- 40% of the population needing extended care is between the ages of 18 and 64.

What are the **consequences** of needing care:

- Families must change their lives to provide the care
- Caregivers have a physical, emotional, and financial burden
- Retirement income that has been saved over many years is used to pay for care

What can you do to:

- Retain your independence?
- Preserve your quality of life?
- Avoid burdening friends and family?
- Stay at home as long as possible?
- Maintain flexibility in care options?
- Protect your assets and savings?

The **solution** is **Long Term Care insurance**.

AFT CT has an endorsed and discounted Long Term Care insurance product offered by Transamerica Life Insurance Company for AFT CT members and their families. This product provides for all levels of care and includes a Connecticut Partnership option at no additional cost.

For more information, contact Marsha Olsen at 860.965.4685 or molsen@armltc.com.

Marsha will work with you to create a Long Term Care insurance Plan that meets your needs and is affordable. Marsha is a retired CT educator who is a certified and licensed Long Term Care insurance specialist. Marsha has first-hand experience working with the state of Connecticut Teachers' Retirement System, Medicaid eligibility, Home Care, Assisted Living Care, Nursing Home Care, and elder law attorneys. She will meet with you at your home, school or online for a no obligation quote, and is also available to conduct seminars at your school.