

LONG-TERM CARE OVERVIEW

WHAT IS ASSISTED LIVING?

- ▶ 24/7 care in a residential community offering daily activities, chronic disease and dementia management, and access to additional care.
- ▶ Private apartment with restaurant-style meals and engaging social activities.
- ▶ Communities are seniors' homes—not institutional facilities.
- ▶ Most cost-effective long-term care setting.
- ▶ Licensed and regulated in all 50 states.

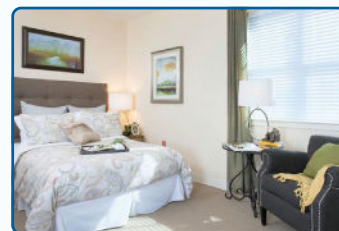


LONG-TERM CARE COMPARISON

ASSISTED LIVING

\$5,900 per month

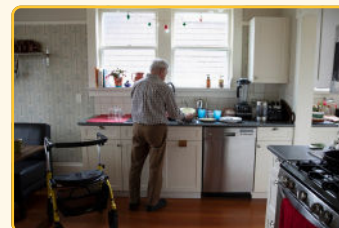
- Need some assistance with daily activities
- Private apartment in a community with shared amenities
- Dedicated 24/7 caregivers to help with daily tasks and chronic disease management
- Includes social activities, meals, cleaning services, and access to health care



HOME CARE

\$6,483 per month
(\$24,753 for 24/7 care)

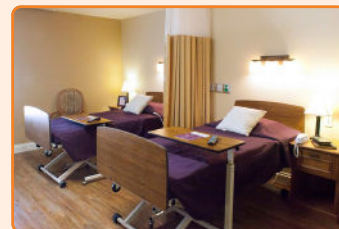
- Limited help with tasks
- Private residence
- Hire help for 6 hours per day to assist with daily activities
- Does not include cooking, cleaning, or living expenses



SKILLED NURSING

\$10,646 per month

- Require 24/7 clinical care
- Shared or private room in a health care facility
- 24/7 clinical care
- Includes meals and medical services



WHO PAYS? Over half of Americans incorrectly believe Medicare covers long-term care. Private insurance offers limited coverage, and Medicaid only helps those with lower incomes to access skilled nursing facilities. Medicaid coverage of assisted living and home care is restricted and availability depends on state laws.