



# YOUR FUTURE AND YOUR CARE

## *Planning ahead*

No one wants to think about the possibility of needing care. The topic can be awkward and uncomfortable to discuss. When people hear the words “long-term care,” they tend to think of only nursing homes. Yet Americans are living longer than ever today, and the likelihood of needing some type of care continues to rise.

## What is longterm care?

As we age, we naturally become unable to do some of the activities we’re used to. Many older individuals may experience health concerns and require more frequent assistance from others. Common chronic conditions like arthritis, heart disease and diabetes can make it harder to accomplish once-simple tasks. To continue making the most of everyday life, long-term care services can help.

Also known as extended care, longterm care includes a range of services and support that help meet personal and medical needs. These services are intended to support common everyday tasks, called “activities of daily living.”

Longterm care includes a range of years to encompass a broad range of care situations. No longer are nursing homes the only option for aging adults.

By looking to the future and preparing for what’s possible, more people can help ensure they’ll have options to get the kind of care they desire, whether at home, in an assisted living facility or in a nursing home. Preparing now can help provide protection from the financial and emotional stress when a loved one needs longterm care services.

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