See the difference having Friends can make

	No plan	Continuing Care Retirement Community	Long-Term Care Insurance	Friends Life Care Membership
Location	**Home or with relatives.**	**Residents live in and move between different levels of care-related housing options within the retirement community.**	**Home, hospice, respite, assisted living facility, nursing home, or special care facility (If your policy is comprehensive).**	**For those who want to stay at home as long as possible. Membership goes with you should you want to move into a facility or out of state.**
Services	**None.** • You may have to rely on children or your partner for care. • Government programs don't cover as much as some think. • Medicare has strict eligibility requirements; in-home care typically has limited coverage.[1]	**Housing options in one community (based on a contract).** • Assisted living and nursing care facilities. • Social activities. • Dining options.	**Skilled nursing and activities of daily living (ADLs) services.** • Assisted living, adult day care, hospice care, nursing home facilities.	**Non-medical home care and concierge services specifically designed for you to stay at home as you age. Plus wellness and care coordination.** Care Coordinators: • Are experienced professionals that are able to coordinate details of in-home care when and if you need it. • Provide prevention support to reduce the risk of need for care.
Cost	**The cost of waiting is greater than the cost of investing in a plan.** Out-of-pocket fees in the area which Friends Life Care primarily serves: • Nursing Home Annual Rate: $135,866.[2] • Assisted Living Facility Annual Rate: $65,960.[2] Medicare, deductibles, coinsurance, and monthly premiums.	**The most expensive of all long-term care options due to multiple charges and level of contract.** • Entrance fees: $100,000 to $1 million.[3] • Monthly fees: $3,000 to $6,000.[3] Additional fees may include housekeeping, meals, etc.[3]	**Annual premium for $165,000 maximum benefit growing at 5% yearly:** • Age 55: $5,043.[4] • Age 60: $5,200.[4] • Age 65: $5,713.[4] Premiums may be raised.	**Membership is designed to help you stay in your own home.** Flexibility in how you use your plan: • Care services start and stop when you need them. • Members within a household can share access to each other's plans. • Benefits can supplement any living arrangements (should they need to change in the future). • Your Care Coordinator will arrange and manage your in-home care needs.
If Your State of Health Changes...	**There is no plan in place if you suddenly need care.** Implications: • You may have to move to an expensive assisted living facility. • It may be left to the state to assess your needs and assign you to a nursing facility or basic home care program.	**Skilled care options will be available to you depending on the level of your contract.** Implications: • The natural progression is a move from independent living to receive a higher level of care. • Partners may need to move from the residence or become separate if the other needs a higher level of care.	**Insurance plans can be accessed when requirements are met, and provide helpful benefits for long-term care.** The challenge: • In a time of crisis, an expert is needed to handle important decision-making and coordination of services. The time it takes to arrange and monitor care is extensive, and insurance only provides monetary assistance.	**Plans are flexible and based on your choice in daily benefits and benefit periods.** Memberships include options for: • Inflation protection. • Discounts for household memberships. • Preferred health status. Plus, fees may be tax-deductible.

70% of people turning age 65 can expect to need some form of long-term care during their lives, usually due to contributing factors such as age, gender, health status, disability, and living arrangements, according to the US Department of Health & Human Services.

For more information about the benefits of Friends Life Care or how to become a member, contact us today at 800.496.1985, ext. 235 or info@flcpartners.org.

Friends LifeCare®
Your Life • Your Independence • Your Home

1. MedicareInteractive.org
2. LTCNews.com
3. AARP
4. American Association for Long-Term Care Insurance