



## Long Term Care Options – First Time Buyers

The phrase “long term care” (“LTC”) refers to the assistance that people with serious illness, injury or cognitive impairment require with activities of daily living. Long Term Care Insurance (“LTCi”) is insurance designed to help cover the expenses associated with the need for long term care, including personal and custodial care in a variety of settings such as your home, adult day care facilities, assisted living, nursing facility, or hospice. Today consumers have more choices and flexibility in designing plans that meet their needs and budgets, for example:

### Types of LTCi Products Available in the Market Place Today:

<b>Traditional LTCi</b> LTCi Coverage Only	<b>Hybrid Life Insurance With LTCi</b> Combination LTCi and Modest Life Insurance	<b>Life Insurance with LTCi Rider</b> Combination LTCi and Significant Life Insurance	<b>Hybrid Annuity with LTCi</b> Combination LTCi and Annuity
This type of coverage is good for helping to protect the care recipient’s assets from costs incurred due to the need for LTC, including home health care needs	This type of coverage is good for helping to protect the care recipient’s assets from costs incurred due to the need for LTC, including home health care needs, while retaining maximum flexibility.	This type of coverage is good for maximizing the death benefit while retaining flexibility to address the costs associated with LTC.	This type of coverage is good for LTC options later in life, for those with potential health concerns.

The costs of providing long-term care services can be expensive, whether you purchase insurance or pay out of your own pocket, you might want to evaluate your options in order to determine the best options available for you and your family. Having a strategy in place for dealing with this potential expense will go a long way in planning your future.

**The FJA Pay & Benefits and Senior Judges Committees offers our members a valuable benefit**  
***A Complimentary LTCi Consultation.***

**Learn more: Visit the member benefits section at [www.federaljudgesassoc.org](http://www.federaljudgesassoc.org) or email our insurance consultant Jim De La Torre at [jdelatorre@fedadvantage.com](mailto:jdelatorre@fedadvantage.com) or call 415.202.6370**

\*This service is brought to you by the Pay & Benefits and Senior Judges Committees as a supplement to any service provided by the Administrative Office.