

Planning For Your Future

What's Your Advance Care Plan?

(NAPS)—No matter your stage of life, it's always a good idea to have a long-range care plan in place. A good way to begin is to talk candidly with your family and friends. By starting the conversation, you can express your views on treatment, relay your care preferences and communicate who will make decisions on your behalf. This process of advance-care planning can help ensure your wishes are carried out and bring peace of mind to those you love.

Build your advance care plan

- **Durable financial power of attorney:** This document authorizes a person to make legal or financial decisions on your behalf if you are incapacitated.
- **Durable healthcare power of attorney:** This document authorizes a person to make healthcare decisions on your behalf if you are unable to do so.
- **Advance-care directive:** This document specifies how you receive care in the event you are unable to make those decisions on your own.
- **Long-term care insurance:** This is an insurance product that pays for long-term care services in a variety of settings.

Documents and requirements may differ by state. Please consult a legal or financial advisor to ensure use of the correct forms.

Make the Federal Long Term Care Insurance Program (FLTCIP) part of your plan

As you make plans for the future, consider the potential need for long-term care and the effect it could have on you and your family.

Long-term care is the ongoing aid you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. This type of care is expensive but there's a way to get help paying for it.



Planning for your future can be a great gift to yourself and your family.

Applying for long-term care insurance coverage under the FLTCIP may be a smart choice for you. The FLTCIP is designed to reimburse for qualified long-term care services and can help lessen or eliminate your reliance on a loved one to provide hands-on care.

The FLTCIP offers you a choice of caregivers. Informal care provided by friends and family members is covered, as long as the caregiver isn't your spouse or domestic partner and doesn't live in your home at the time you become eligible for benefits. (Benefits for care provided by family members is limited to 500 days.)

Care provided in an assisted-living facility, an adult daycare, or a nursing home is also covered. If home care is your preference, the stay-at-home benefit includes a range of services that support care in your home, helping you maintain your quality of life in familiar surroundings.

Taking the next step

The FLTCIP is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC. To learn more about the comprehensive benefits and features, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 or visit LTCFEDS.com.