

# Health Awareness

## Osteoporosis May Raise Risk Of Needing Long-Term Care

(NAPSA)—Osteoporosis, which causes thin and weakened bones, is a major health threat for older people. In fact, 54 million Americans have osteoporosis or low bone mass today. Studies show that half of the female population and 25 percent of the male population older than age 50 will suffer a fracture due to this disease in their lifetime, often without symptoms until a fracture occurs. Women are at a higher risk due, in large part, to the drop in estrogen production after menopause. By age 75, the risk is the same for both men and women.

### Causes Of The Disease And How To Fight It

Without proper prevention and treatment, a person suffering from osteoporosis faces the possibility of a dramatically altered lifestyle. The human body produces anywhere from 85 to 90 percent of its bone mass by the time a person is 18 to 20 years old. At that point, new bone generation is outpaced by bone loss. Hormone levels, calcium and mineral retention, exercise and other factors all play a role in determining the likelihood that osteoporosis may become a reality for you or your loved ones.

### Assessing Your Risk For Osteoporosis

If you are 50 years old or older, it may be a good idea to speak with your health care professional about your chances of getting this disease. Your doctor may want to evaluate your risk factors by asking about your diet, height and weight, lifestyle, family bone health history and use of certain medications. A fracture is the most common symptom of osteoporosis. Should a fracture occur, there's a significant possibility that physical independence and overall mobility could be limited. In these cases, the need for long-term care is often a sudden reality.

### Where To Get Help

Fortunately, the Federal Long Term Care Insurance Program (FLTCIP) offers comprehensive long-term care insurance coverage for care services in a variety of settings and your choice of caregiver. Care may be provided at home by informal caregivers such as friends, family members and other private caregivers, as well as formal care by licensed caregivers. Informal caregivers cannot have lived in your home at the time you became eligi-



**Your risk for broken bones due to osteoporosis rises with age, but planning ahead for long-term care can help you protect your independence.**

ble for benefits, but they can live in your home after you become eligible.

In addition, the FLTCIP's care coordination services offer you and your qualified relatives information about long-term care resources, such as nearby care providers and relevant community programs, as well as valuable support to your family as you manage the conditions of osteoporosis.

Many members of the federal family are eligible to apply for FLTCIP coverage, including federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services and qualified relatives. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP. To find out if you or a loved one is eligible to apply, visit [www.LTCFEDS.com/eligibility](http://www.LTCFEDS.com/eligibility). For personalized assistance, call (800) LTC-FEDS [(800) 582-3337]/ TTY (800) 843-3557 to speak with a program consultant.

### More About The FLTCIP

Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management, the FLTCIP is designed to meet the specific needs of the federal family. The FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, issued by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.