

Alzheimer's Disease: Planning For An Unknown Future

(NAPSA)—There are currently 5.4 million Americans¹ who have Alzheimer's disease, and as the U.S. population ages, many more individuals are likely to be diagnosed. It's estimated that the number of people age 65 or older with Alzheimer's disease will increase as much as 40 percent by 2025 and triple by 2050,² barring any medical breakthroughs to prevent or cure the disease.

Alzheimer's disease has a distinct gender bias: The majority of its victims are women. Women are twice as likely as men to develop the disease, and, once they have it, are far more vulnerable to its effects.¹ Female longevity was once thought to be responsible for this disparity, but recent medical research suggests that biological, genetic, and even cultural influences may play significant roles.³

Currently, there is no way to prevent or cure Alzheimer's disease. Individuals typically live eight to 10 years after they are diagnosed.⁴ There are progressive stages of Alzheimer's disease and, as time passes, small losses in memory and judgment advance to profound intellectual and social impairment. In the last stage, physical function is reduced as well, ultimately leading to death.

As this disease runs its course, Alzheimer's patients may require increasing levels of assistance with activities of daily living, such as bathing, dressing, and eating. Further, Alzheimer's patients are often unaware of their surroundings and potentially dangerous situations. To maintain the safety of these patients, increased supervision is required. Most care is custodial, not medical, and belongs in the category known as long term care.

Long term care provided by a facility can be expensive and is generally not covered by traditional health plans or Medicare. Medicaid may help pay medical costs, but you must meet your state's poverty criteria.

Paying out-of-pocket is one way to cover long term care expenses. However, you should consider the cost as



Government workers and their loved ones can get help with long term care.

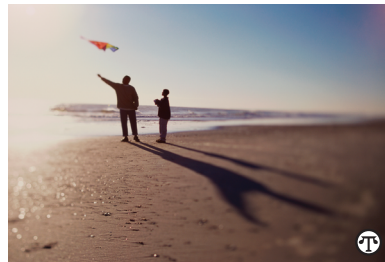
well as the fact that Alzheimer's disease requires lifetime care. In 2013, the national average cost of a semiprivate room in a nursing home was \$82,855 annually.⁵

Home care is generally more affordable than nursing home care but is still costly. When averaged nationally, the cost of a six-hour visit by a home health aide is \$120 per day. That's \$31,200 per year for a home health aide visiting six hours per day, five days a week.⁵

Home care can be provided by a relative or friend, but there may be a significant physical and emotional cost for these informal caregivers. Caring for an individual with Alzheimer's disease is difficult, and caregivers commonly suffer from chronic stress,⁶ which can compromise their physical and psychological health⁷ as well as their most intimate family relationships. Often these caregivers leave the workplace or step out of a chosen career path to meet increasing care needs.⁸ This decision can have profound implications for their personal finances in both the short and long term.

It's also important to remember that the need for long term care can arise from an accident, illness, or injury at any age. Although no one can be certain that he or she will develop Alzheimer's disease, planning ahead can help to reduce financial and emotional stress on your family.

Fortunately for many, the Federal Long Term Care Insurance Program (FLTCIP) offers protection and support when it's needed the most.



Planning now for long term care can help to reduce financial and emotional stress on your family.

The FLTCIP can help pay for personal care and other related services provided on an extended basis to people who need help with everyday activities or who need supervision due to a severe cognitive impairment. It provides comprehensive coverage, regardless of whether you receive care at home, in an assisted living facility (including specialized care for persons living with Alzheimer's disease), or in a nursing home. Additionally, family members and friends can provide care as informal caregivers.

Many members of the Federal family are eligible to apply for coverage under the FLTCIP, including Federal and U.S. Postal Service employees and annuitants, as well as active and retired members of the uniformed services. Qualified relatives may also apply. For a complete eligibility list, visit www.LTCFEDS.com/eligibility.

Because the FLTCIP is medically underwritten, it's important to apply when you are in good health to avoid the risk that a future illness or condition may prevent you from obtaining coverage later. Also, premiums are directly related to age. This means the younger people are when they apply for coverage, the lower their premium.

To learn more about the FLTCIP, visit www.LTCFEDS.com. For personalized assistance, call 1-800-LTC-FEDS (1-800-582-3337)/TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

1 Washington Post. "Studies Add to Evidence That Women Are More Susceptible to Alzheimer's," http://www.washingtonpost.com/local/social-issues/women-with-signs-of-alzheimers-appear-to-deteriorate-faster-studies-find/2015/07/21/7be9aaa-2fca-11e5-8353-1215475949f4_story.html (accessed August 2015).

2 Alzheimer's Association. "2015 Alzheimer's Disease Facts & Figures, Prevalence," www.alz.org/facts/ (accessed August 2015).

3 Washington Post. "Why Do More Women Get Alzheimer's? Research Points to Genetics, Other Factors," www.washingtonpost.com/local/with-women-perhaps-facing-higher-risk-of-alzheimers-female-scientists-unite/2014/09/03/2aa0506c-28ab-11e4-8593-da634b334390_story.html (accessed August 2015).

4 Mayo Clinic. "Alzheimer's Stages: How the Disease Progresses," www.mayoclinic.org/diseases-conditions/alzheimers-disease/in-depth/alzheimers-stages/art-20048448 (accessed August 2015).

5 John Hancock Life & Health Insurance Company. "John Hancock 2013 Cost of Care Survey," conducted by LifePlans, Inc., April 2013.

6 Alzheimer's Association. "Caregiver Stress," www.alz.org/care/alzheimers-dementia-caregiver-stress-burnout.asp (accessed August 2015).

7 National Institutes of Health. "Physical and Mental Health Effects of Family Caregiving," www.ncbi.nlm.nih.gov/pmc/articles/PMC2791523/ (accessed August 2015).

8 The Alzheimer's Reading Room. "The Financial Impact of Alzheimer's on Family Caregivers 2014," www.alzheimersreadingroom.com/2014/11/the-financial-impact-of-alzheimers-on.html (accessed August 2015).