

Aging In Place, What Americans Want

(NAPSA)—Many Americans prefer to remain in their own homes as they age, but that may mean preparing for long-term care, if needed.

Long-term care is ongoing assistance with basic activities of daily living—eating, bathing, dressing, etc. The need often stems from disability, chronic illness or cognitive impairment (like Alzheimer's disease) and is far more common than most think.

Once synonymous with nursing home care, today, people needing long-term care have more options.

With the right support and tools, particularly quality care provided by formal and informal caregivers, people are now able to remain where they most want to be—at home.

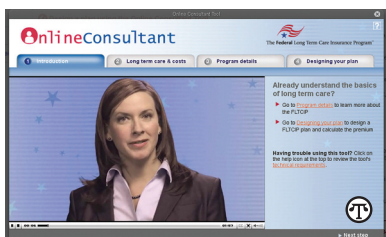
Because of the wide array of options, we have a great deal of freedom when it comes to getting care. Unfortunately, few plan ahead and save enough money to pay for the services that they may need or want. To help federal employees and their qualified relatives, the U.S. Office of Personnel Management sponsors the Federal Long Term Care Insurance Program (FLTCIP).

Here is a look at some of the FLTCIP's most popular benefits (a detailed listing of benefits is at www.LTCFEDS.com/programdetails/index.html):

- Services by formal and informal caregivers at home reimbursed up to 100 percent of the daily benefit amount. When informal care is provided by family, services are reimbursed up to 500 days in an enrollee's lifetime.

- The stay-at-home benefit allows for care planning visits, modifications to your home (e.g., a wheelchair ramp or bathtub handlebars), emergency medical response systems, durable medical equipment, caregiver training, and home safety checks.

- Respite services are covered



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up to 30 times your daily benefit amount per calendar year. This means that if a friend or family member is providing your care, the FLTCIP will pay for formal services so that your caregiver can take a break.

Keep in mind that even when home care is provided by a licensed professional, a small amount of informal assistance may determine whether you can stay at home. Being able to reimburse your informal caregiver can make a difference.

So what can you do to plan ahead? First, recognize the potential for long-term care needs and research how the cost of care could impact your future income and retirement savings.

Next, research your options. The U.S. Department of Health and Human Services' National Clearinghouse for Long-Term Care Information at www.longtermcare.gov and the Online Consultant Tool at www.LTCFEDS.com/oct are excellent resources for information about paying for long-term care.

To learn more about the FLTCIP, visit www.LTCFEDS.com, or call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557), where a certified long-term care insurance consultant will speak with you about your particular situation, coverage options and the application process, and answer any questions you have.