

## HELP PROTECT YOUR LIFESTYLE AND YOUR FAMILY

You've probably heard about long term care insurance but maybe you thought, *if my family ever needs help, Medicare will take care of everything.*

In reality, Medicare requires a minimum 3-day hospitalization before paying any long term care costs. Generally, it only pays the costs for the first 20 days of each benefit period in a skilled nursing home and only a portion of the costs for days 21-100. There are many choices for quality care that aren't covered by government programs that may be covered by long term care insurance. Choices that you, or someone you love, may want.

### **Your lifestyle is beyond price. Yet protecting it may be surprisingly affordable.**

The sooner you include long term care insurance as a part of your insurance plan, the more reasonable the cost may be to you. But even if you purchase a Comprehensive Long Term Care Insurance Policy later in life, the premium you pay in total, generally, is less than the annual cost of a skilled nursing care facility.

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*Policy form # Series 7035*

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## INSURANCE FOR LONG TERM CARE, IT'S A FAMILY AFFAIR

Underwritten by  
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# LONG TERM CARE INSURANCE – YOUR FAMILY NEEDS YOU TO CONSIDER THIS MORE THAN YOU KNOW...



When it comes to being prepared to pay for care, many people haven't taken the time to properly plan. "There's a lot of ignorance out there about who pays for long term care," said William L. Minnix Jr., President and Chief Executive at the American Association of Homes and Services for the Aging. "People can have a rude awakening about how these services are paid for," he said.<sup>1</sup>

As an adult – whether you have aging parents or have children – planning for how you will pay for potential long term care costs is a necessity. And you may find that now is the right time to consider long term care insurance.

## IT MAY BE THE RIGHT THING TO DO FOR YOURSELF AND YOUR FAMILY.

Call your insurance agent, who will be glad to answer questions and provide sample rates. Your agent can also discuss with you high-quality long term care insurance plans, including costs, benefits, limitations and exclusions that are underwritten by Genworth Life Insurance Company.

Our Long Term Care Insurance Division was a pioneer of long term care insurance in 1974, and has been an industry leader ever since. Its experience and expertise sets it apart from other companies.

The cost of long term care is high. One year of nursing home care in California averages over \$67,514 a year.

- Home care is usually less expensive but it still adds up.
- A well designed Comprehensive Long Term Care Insurance Policy may go a long way towards covering all or a portion of these costs.<sup>2</sup>



<sup>1</sup> "Don't Expect Government to Pay for Long Term Care."  
*Chicago Tribune*. 01/11/04

<sup>2</sup> Based on rates for a private nursing home room.  
*Genworth Financial 2006 Cost of Care Survey*. Conducted by CareScout, an independent research firm. 03/06