



LivingCare

# What do you do when your parents end up on your door step?

## Without long term care planning, you may not have a lot of choice.

It's hard to think about a time when roles are reversed and your parents come to you for help. You need to think about it though, because chances are good that at some point one or both of them will need long term care. You can help your parents prepare for that day by doing some planning today.

### What is long term care?

Long term care is the help your parents will need if they can no longer care for themselves and become functionally dependent. In long term care terms, "functionally dependent" means, in part, that they require substantial assistance to perform two of the six Activities of Daily Living or substantial supervision because of a cognitive impairment such as Alzheimer's. The six Activities of Daily Living are bathing, eating, dressing, toileting, transferring and maintaining continence.

### How can we plan for long term care?

As you can imagine, the need for long term care can have a significant impact on the quality of your parents' retirement years. You need to discuss this with them now, because a little bit of planning today will go a long way toward allowing them to continue to live their life, their way, in the future.

An important step is to make sure they've considered granting power of attorney to one another or to another trusted person like you. This ensures that someone who cares about them will be able to make decisions about their care if they can't. You'll also need to plan for how they're going to pay for the services they'll need if they can no longer care for themselves.

### Long term care can be expensive, whether your parents are receiving help at home or in a facility.

Typical Home Service	British Columbia	Ontario	Quebec
Meal Delivery (per meal)	\$5.43	\$5.18	\$4.47
In-home Meal Preparation (per hour)	\$24.18	\$20.77	\$15.52
Laundry/Housecleaning (per hour)	\$23.52	\$19.93	\$15.31
Personal Care (Bathing/Dressing) (per hour)	\$25.06	\$21.13	\$16.39
Companionship/Supervision (per hour)	\$24.05	\$20.47	\$16.09
Skilled Nursing (per hour)	\$33.00 - \$65.00	\$29.45 - \$69.00	\$26.00 - \$85.00
Occupational Therapy (per hour)	\$94.62	\$98.31	\$80.00

Typical Facility Care Costs (Monthly) Room Type	British Columbia	Ontario	Quebec
Semi-private	n/a	\$2,040 - \$4,950	\$700 - 2,750
Private	\$2,300 - \$7,600	\$2,130 - \$6,550	\$800 - \$3,800
One-bedroom Suites	\$4,295 - \$8,460	\$3,775 - \$6,000	\$1,193 - \$3,409

Cost of care source: Best in Care



Do you want your parents to rely on the government to pay for these expenses?

Do you want their care to fall to you and your family?

Or would you like another solution: long term care insurance

### What is LivingCare?

Manulife's long term care insurance product, LivingCare, is a simple, affordable solution designed to cover the cost associated with long term care. You choose the Amount of Insurance and the percentage your parents would receive each month. The Amount of Insurance remaining each month creates a pool of money referred to as the Benefit Balance. If you wish, you can choose an option that lets the Benefit Balance grow with inflation each year.

We pay a monthly Care Benefit from the Benefit Balance once the claim is approved and after a waiting period of 90 or 180 days which you choose when you buy the policy. The monthly Care Benefit can be used however your parents want, whether they're being cared for at home or in a facility.

As long as they qualify to receive the monthly Care Benefit, we will pay it until their Benefit Balance is exhausted. And if they need to move from their home into a facility, we will double their monthly Care Benefit. Their monthly benefit is theirs to use as they wish. It's that simple.

**LivingCare is also uniquely designed to allow children to own and pay for their parents' coverage.**

We know that your parents may need more than just money when they need long term care. You and your parents may want advice or help accessing services. That's why LivingCare includes Care Support Services that can help you navigate the long term care delivery system in your local area.

Manulife's LivingCare gives you and your parents the comfort and security of knowing they'll have the financial resources to help pay for long term care if they ever need it.

**Spend time with your parents because you want to ... not because there's no other choice.**

**Talk to your parents about planning for long term care with Manulife's LivingCare.**

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