



Paul

Has peace of mind

Because his in-laws have long-term care insurance to cover their needs as they age, Paul and his family don't have to worry about the high cost of care.

Paul's in-laws knew they were advancing in age, and they wanted to have a long-term care plan in place before it was too late. Both had been primary caregivers for their own aging parents, and they understood the burden it puts on family.

"They couldn't rely on family because we lived too far away, but even if we were closer, they understood the ripple effect of strain created by caring for someone with a long-term illness," Paul says. "They knew they'd need to rely on professional care at some point."

Paul's in-laws sought out long-term care insurance options from a specialist and purchased a long-term care insurance policy.

Paul's father-in-law has recently activated his plan. Diagnosed with Alzheimer's, he now is suffering from cognitive impairment and requires care.

"He can decide where the care occurs and who provides that care."

"He was worried about the financial implications of his illness, but we are able to give him great reassurance that facing these hard times will not have a financial impact on him," Paul says.

Paul's father-in-law values the fact that he has choices. "He can decide where the care occurs and who provides that care," Paul says. "The fact that he is not being driven by what he can't afford is huge. Right now, he is lacking control over so many things in his life that having long-term care insurance is a big comfort to him."

While Paul's mother-in-law suffered a stroke and passed away without activating her plan, the family believes the benefits of long-term care insurance have been well worth the expense.

"The entire family doesn't have to worry," Paul said. "We know he is getting the care he needs."