

## Why You Should Care About Long-Term Care

Whether you're in the middle of your career, facing retirement or just starting out, it's important to consider Long-Term Care planning as part of your financial and retirement plans. According to the National Clearinghouse for Long-Term Care Information, about 70 percent of people over age 65 will require some services, and the likelihood of needing care increases as people age.

Planning in advance—researching and deciding what type of long-term care plan you want and whether Long-Term Care Insurance is appropriate—is apt to save you from making costly mistakes in the long run and will help protect the assets you worked hard to accumulate over the years. With the cost of nursing home care averaging \$6,350 a month and at-home care \$1,600 a month, you can't depend only on your pension and even your supplemental savings to fully fund needed assistance.

NEA Member Benefits has joined forces with industry leaders John Hancock and Long Term Care Financial Partners to develop a new **NEA Long Term Care Program** that provides access to free long term healthcare education and affordable insurance solutions for NEA members and their immediate family members, including parents and in-laws.

Long Term Care Financial Partners has offices nationwide with long-term care experts who offer information and services through seminars and meetings and individual counseling over the phone, via the Internet, and through printed materials. For assistance in determining the best long-term care options for you or a family member, call the NEA Long Term Care Center at 1-877-632-5827, Monday-Friday, 8 a.m. to 5 p.m. (PST) or visit online at [www.neamb.com/ltc](http://www.neamb.com/ltc).

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