

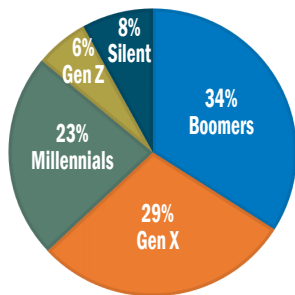


# Types of Long Term Care Services

Long term care (LTC) refers to care that is required by people for an extended period of time because of medical, physical, and cognitive conditions caused by accident, illness, or frailty. LTC involves receiving assistance or supervision to perform activities of daily living when these tasks can no longer be performed independently.

## Did you know?

Who are today's family caregivers?\*



Generations by birth year:

- Silent Born 1945 and before
- Boomers Born 1946 - 1964
- Gen X Born 1965 - 1976
- Millennials/Gen Y Born 1977 - 1995
- Gen Z Born 1996 - 2015

<b>Adult day care</b>	Community day care	<b>Features</b> <ul style="list-style-type: none"> <li>Part-time care in a group setting</li> <li>Social interaction and security</li> </ul>
<b>Assisted living facility/Adult home/Residential health care</b>	Apartment-like conditions	<b>Features</b> <ul style="list-style-type: none"> <li>Personal care assistance</li> <li>Non-skilled care services</li> </ul>
<b>Nursing facility/Nursing home</b>	Institutional care facility (by necessity)	<b>Features</b> <ul style="list-style-type: none"> <li>Skilled care</li> <li>Intermediate care</li> <li>Custodial care</li> </ul>
<b>Hospice care</b>	End of life for the terminally ill (six months)	<b>Features</b> <ul style="list-style-type: none"> <li>Skilled care</li> <li>Intermediate care</li> <li>Custodial care</li> </ul>
<b>Home health care</b>	In-home care	<b>Features</b> <ul style="list-style-type: none"> <li>Homemaker services</li> <li>Personal care</li> <li>Nursing services                             <ul style="list-style-type: none"> <li>Registered Nurse</li> <li>Licensed Practical Nurse</li> <li>Health care aide</li> <li>Personal care aide</li> </ul> </li> <li>Therapy services                             <ul style="list-style-type: none"> <li>Speech</li> <li>Respiratory</li> <li>Physical</li> </ul> </li> </ul>



Contact your financial services professional for more information about ways to mitigate your exposure to the potential risks of LTC.

\*Caregiving in the U.S. 2020, National Alliance for Caregiving and AARP



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