





See the difference having Friends can make

	No Plan	Friends Life Care Membership
 Location	Home or with relatives.	For those who want to stay at home as long as possible. Membership goes with you should you want to move into a facility or out of state.
 Services	<p>None.</p> <ul style="list-style-type: none"> ⊖ You may have to rely on children or your spouse for care. ⊖ Government programs don't cover as much as some think. ⊖ Medicare has strict eligibility requirements; in home care typically has limited coverage.¹ 	<p>Non-medical home care and concierge services specifically designed for you to stay at home as you age. Plus wellness and care coordination.</p> <p>Care Coordinators:</p> <ul style="list-style-type: none"> ✓ Are experienced professionals that are able to coordinate details of in-home care when and if you need it. ✓ Provide prevention support to reduce the risk of need for care.
 Cost	<p>The cost of waiting is greater than the cost of investing in a plan.</p> <p>Out-of-pocket fees in the area which Friends Life Care primarily serves:</p> <ul style="list-style-type: none"> ⊖ Nursing Home Annual Rate: \$135,866.² ⊖ Assisted Living Facility Annual Rate: \$65,960.² ⊖ Medicare, deductibles, coinsurance, and monthly premiums. 	<p>Plans are flexible and based on your choice in daily benefits and benefit periods.</p> <p>Memberships include options for:</p> <ul style="list-style-type: none"> ✓ Inflation protection. ✓ Discounts for household memberships. ✓ Preferred health status. <p>Plus, fees may be tax-deductible.</p>
 If Your State of Health Changes...	<p>There is no plan in place if you suddenly need care.</p> <p>Implications:</p> <ul style="list-style-type: none"> ⊖ You may have to move to an expensive assisted living facility. ⊖ It may be left to the state to assess your needs and assign you to a nursing facility or basic home care program. 	<p>Membership is designed to help you stay in your own home.</p> <p>Flexibility in how you use your plan:</p> <ul style="list-style-type: none"> ✓ Care services start and stop when you need them. ✓ Members within a household share access to each other's plans. ✓ Benefits can supplement any living arrangements (should they need to change in the future). ✓ Your Care Coordinator will arrange and manage your in-home care needs.

70%

of people turning age 65 can expect to need some form of long-term care during their lives, usually due to contributing factors such as age, gender, health status, disability, and living arrangements, according to the US Department of Health & Human Services.



For more information about the benefits of Friends Life Care or how to become a member, contact us today at 800.496.1985, ext. 235 or info@flcpartners.org.



Friends LifeCare®

Your Life • Your Independence • Your Home

1. MedicareInteractive.org
2. LTCNews.com