



Terms You Should Know

TYPES OF CARE

Custodial Care: This is care for people who can no longer take basic care of themselves, including assistance with bathing, eating, dressing, using the bathroom, and transferring.

Intermediate Care: This care provides the same activities as skilled care, but it is not administered on a daily basis.

Skilled Care: This is care for medical conditions provided by skilled medical personnel, such as registered nurses or professional therapists. Skilled care is usually provided 24 hours a day, is ordered by a physician, and involves a treatment plan.

TYPES OF FACILITIES

Adult Day Care: Community-based, daytime supervision providing social, recreational or health assistance at home or off-site during work hours.

Assisted Living Facility: A residential facility that provides supportive services and health care for people who need help with the activities of daily living.

Home Health Care: Skilled or unskilled services provided at home.

Nursing Home: A live-in facility that provides full-time skilled medical care.

GOVERNMENT PROGRAMS

Medicaid: A government program that provides long-term care to the indigent.

Medicare: A government program for people age 65 or over that provides skilled care for periods of up to 100 days if certain requirements are met.

BENEFIT TRIGGERS

Activities of Daily Living: A long-term care policy begins to pay benefits once a person is **unable to perform two of the six Activities of Daily Living**

- **Bathing:** Bathe Oneself.
- **Continence:** Control one's bladder and bowel movements.
- **Dressing:** Clothe oneself.
- **Eating:** Feed oneself.
- **Toileting:** Use a toilet and perform associated personal hygiene.
- **Transference:** Move oneself into or out of a bed or chair.

Cognitive Impairment: Any mental condition requiring substantial supervision to protect the individual's health and safety (e.g., Alzheimer's.)





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POLICY BENEFITS AND FEATURES

Benefit Cap: Maximum benefit amount available under a policy, calculated by multiplying the maximum daily benefit by the total length of coverage.

Daily Benefit: The maximum daily amount your insurance coverage will provide toward the cost of long-term care.

Elimination Period: A waiting period between acceptance of a claim and the commencement of benefits. A longer elimination period will result in lower premiums.

Free-Look Period: 30-day period after purchasing insurance, during which you may cancel your policy for a full refund of your premium.

Guaranteed Renewability: Policy premiums cannot be increased unless all policies of that class within that state are increased together.

Inflation Protection: An optional program component that helps benefits keep pace with inflation by increasing them annually by a certain percentage on either a simple or compounded basis.

Nonforfeiture Provision: Provides reduced benefits if premium payments are stopped after three years.

