

Understanding long-term health costs

The Facts and Figures

The importance of long-term care planning

Americans are living longer than ever before. Yet planning for the possibility of long-term care is often overlooked. Most people first learn about long-term care when they or a loved one require it. But at this point, families' choices may be limited by a lack of financial resources and time. Planning ahead for long-term health costs can give you more control while reducing emotional and financial stress.

Who needs care?



According to research, nearly 70% of people turning age 65 can expect to use some form of long-term care during their lives.¹

Do you understand all your options?

- Linked benefit products
- Accelerated Benefit Riders
- Traditional long-term care insurance
- Government funding (Medicaid)
- Self funding
- Other

Could you be more confident?



Fewer than one in four consumers are confident that they will have the resources to pay for long-term care costs.²

And contrary to what many people think, Medicare and health insurance don't provide full coverage for these costs — or the advantage of choice.

¹ U.S. Department of Health & Human Services, "Medicare & You 2015," www.Medicare.gov, www.Medicare.gov/Pubs/pdf/10050.pdf, published December 2014.

² Lincoln Financial, Long-Term Care Planning Survey, 2014. For a printed copy of the survey, call 877-ASK-LINCOLN.

³ LTCG, "2013 Cost of Care Survey," <https://www.lfg.com/lfg/DOCS/pdf/ma/2013CostofCareSurvey.pdf>. For a printed copy of the survey, call 877-ASK-LINCOLN.

Know the costs

The preference for many aging Americans is to stay in their own home as long as possible. That means bringing in home health care on an hourly basis.

Cost of a home health aide³

National average	\$21.86/ hourly
Columbus, OH	\$21.74/ hourly
Chicago, IL	\$22.00/ hourly
Philadelphia, PA	\$22.34/ hourly
Boston, MA	\$26.30/ hourly
Seattle, WA	\$26.75/ hourly

Cost of a private room in a skilled nursing home³

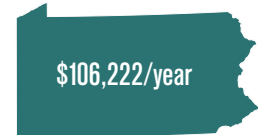
National average \$95,707/year



Columbus, OH



Chicago, IL



Philadelphia, PA



Seattle, WA



Boston, MA

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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