

## **Long term care insurance – frequently asked questions**

### **1. What is long term care?**

Long term care is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs): bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence, and eating. The goal of long term care services is to help you maximize your independence and functioning at a time when you are unable to be fully independent.

### **2. Who needs long term care services?**

The need for long term care can happen to anyone... at any time. It could be you, your spouse, a parent, or even a sibling. Normally, the need for long term care results from a lengthy, chronic illness. However, something as unexpected as an accident or injury could trigger the need for long term care.

### **3. How much do long term care services cost?**

Long term care services can be very expensive. The national average cost to have a home health aide for 8 hours a day is \$4,623 a month or \$55,480 a year. With home care, you also have ordinary home and living expenses. The national average cost for a year in a private nursing home room is \$77,745, and can be almost double in some areas of the country.<sup>1</sup>

### **4. Why should I consider long term care insurance?**

Long term care insurance from MassMutual is one option to help you plan for the high cost of future care. Long term care insurance can help provide you with more independence and control over your health care decisions.

## 5. Why should I choose MassMutual?

Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders. Because the long-term interest of our policyholders is one of our top priorities, maintaining the financial strength and stability of the company is critical to meeting future obligations. With over \$456 billion in assets under management at the end of 2007, MassMutual has a long history of claims-paying ability, financial strength, and integrity.

<sup>1</sup>MetLife Mature Market Institute, The MetLife Market Survey of Adult Day Services & Home Care Costs, September 2007. The MetLife Market Survey of Nursing Home & Assisted Living Costs, October 2007.

Coverage provided by Policy Series MM500-P et al. (In ID, MM500-P-ID, in PA, MM500-P-PA through MM505-P-PA, in NC, MM500-P-NC, and in TX, MM500-P-TX through MM505-P-TX) and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

***The purpose of this material is the solicitation of insurance.***

CRN201009-104140