

# Together in care: planning ahead

Discussing long-term care wishes with your loved ones



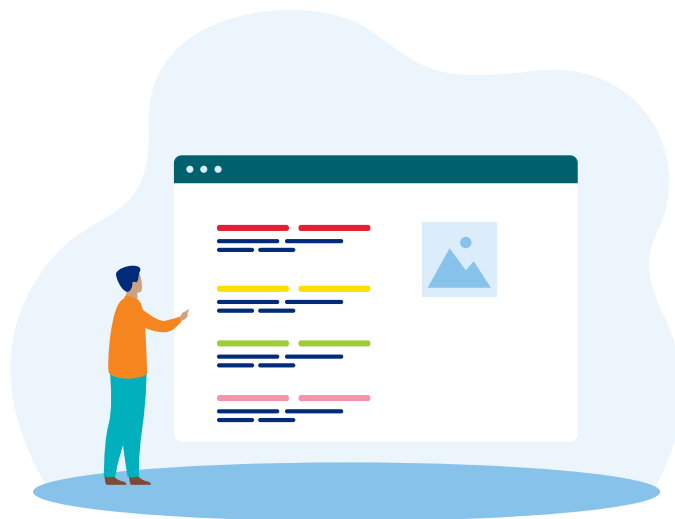
You've already taken a huge step in preparing for future extended care needs by purchasing long-term care protection. Possibly, just as important, is sharing your wishes for care with your loved ones. To ensure that conversation is as fruitful as possible, below are few steps to consider as you prepare for the LTC conversation!

### 1. Define your wishes

- ☐ Take time to really think about what matters to you when it comes to extended care.
- ☐ Educate yourself about different care options, such as in-home care, assisted living, nursing home and others. Knowing the available options will help you communicate your wishes.
- ☐ Document what you would like extended care to look like and be specific where possible. You can use our Plan of Care form to think through your preferences.

### 2. Develop the plan

- ☐ Involve professionals as needed. Consult with attorneys to update legal documents and/or meet with long-term care specialists to ensure your strategy aligns with your goals.
- ☐ Choose a decision-maker. Consider designating a trusted family member or friend as a health care proxy or advocate.
- ☐ Let the decision maker know where you keep your important documents, including your LTC policy. When it's time, they'll need the policy number to start the claims process.
- ☐ Review your plan regularly. Check in and update your plan as your needs may change.



### 3. Have a conversation

- ☐ Discuss your wishes with your family and loved ones. Express your desire to plan for the future, acknowledging this is an emotional subject.
- ☐ Listen to your family and any concerns they may have. Answer their questions and understand that they may have anxieties about the process.
- ☐ Choose the right time and place to start the conversation, avoiding distractions and allowing time for open conversation.



Planning for your future ensures that your wishes are respected, and it eases the burden on your loved ones.

#### LTC Plan of Care



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## Conversation starters

Having a conversation about life and death or the need for care due to injury or illness is always uncomfortable. You must remember that these are the people that care for you most in the world. When you are ready, here are a few ways to start the dialogue!

**“ I’ve been thinking about our future as a family and want to start planning for long-term care. Can we set aside some time to chat about this together? ”**

**“ I’ve been thinking about what happened to Aunt Susan, and it made me realize I needed to think ahead and plan for the potential need for long-term care. Can we discuss my plans and preferences for the future? ”**

**“ I/We have had a lot of conversations about our long-term care wishes for the future and have even purchased a policy to help pay for future expenses. Can we have a conversation about our future plans and how you play a part? ”**

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