

my **DIGNITY** LONG TERM CARE



- ✓ Simple To Understand
- ✓ Affordable
- ✓ Easy To Acquire
- ✓ No Medical Exam

Simplified Home Care Insurance
“It’s all about education”



Doug Buss
204.474.2929
doug@yourstylefinancial.ca

Long Term Care

is **NOT** only about **YOU!**



It's about you and your family

What Long Term Care Assistance is Available?

Rely on the Government	Plan with Insurance
<ul style="list-style-type: none">You are a recipient of care, NO control over who treats you, when you receive care, or what services are provided.	<ul style="list-style-type: none">You are a consumer of care, you have 100% control over the who, when & what is provided.
<ul style="list-style-type: none">Initial and ongoing eligibility is assessed by regulated Health Care Professionals and assistance may be declined or reduced.	<ul style="list-style-type: none">Eligibility for benefits is immediate upon the completion of a simple claim form signed by your doctor.
<ul style="list-style-type: none">No support for instrumental Activities of Daily Living are provided such as laundry, grocery shopping, light housekeeping or meal preparation.	<ul style="list-style-type: none">You have the flexibility to direct your care whether that is personal care, home making or community outings.

What is Long Term Care Insurance?

Long Term Care Insurance provides the necessary resources when you are no longer independently able to physically or mentally care for yourself.

Insurance is the logical solution as government assistance is limited at best. People mistakenly believe that the government will take care of them.

How Do You Qualify for Benefits?

Services, Supplies and Equipment are available when the insured needs the help of another to accomplish at least two of the following activities of daily living (loss of independence): i.e. **Transferring, Bathing, Dressing, Toileting, Contenance and Eating.**

OR

Are available when the insured becomes **Cognitively Impaired** i.e. has a loss of ability to reason, perceive, think, reflect or remember.

my DIGNITY Salient Points

- 95% of all applicants are approved
- Previously declined Long Term Care applicants can qualify
- Affordable & Easy to apply for
- No Medical Underwriting
- Simple Health Declaration with immediate acceptance
- No distinction between smoker/non-smoker
- Covers people with Type 2 non-insulin dependent diabetes
- Rates are guaranteed renewable
- Couples who apply together receive a discount of approximately 10%
- Plan qualifies as a PHSP (Private Health Services Plan) Premiums can be used towards a medical expense tax credit or a business expense. Certain conditions apply. Any benefits received are non-taxable.

What the Plan Covers?

The following are some of the services, supplies and equipment covered by *my* DIGNITY:

- Registered nurse (or certified nursing assistant **including personal support worker**)
- Home conversion expenses
- Moving allowance
- Meals
- Transportation expenses
- Health monitoring system
- Respite services
- Psychological services for informal caregivers
- Purchase or rental of equipment
i.e. Crutches, walkers, canes, casts, trusses, spinal braces, orthopedic corsets, oxygen and charges for temporary lease of a respirator
- Accessories for diabetics
- Rental, purchase or repair of non-motorized wheelchair, hospital bed (excluding mattress), ventilator
- Incontinence supplies-bowel and/or bladder
- Hospitalization
- Magnetic Resonance Imaging (MRI)
- and much more...

Sample Monthly Premium** Providing Lifetime Coverage

Home Care	\$50,000		\$100,000	
	Male	Female	Male	Female
Age				
40	\$51.28	\$57.22	\$61.82	\$72.68
50	\$55.66	\$63.10	\$67.22	\$80.36
60	\$60.88	\$68.50	\$80.85	\$89.17
70	\$90.65	\$108.52	\$109.00	\$136.05
80	\$164.34	\$225.34	\$186.07	\$281.43

** Premiums are level and based on actual age.

** Plan is available for purchase up to 80.

**Premiums may be subject to change.

** Plan cannot be cancelled by the insurance company.

Comparing Risks...

WHAT ARE THE CHANCES IN YOUR LIFETIME OF...

- Losing a home to fire? 1 in 1200
- Having a car accident? 1 in 240
 - Needing long term care?

Yes...70% of individuals 65 and over will require some type of long term care.

What you should know about Long Term care coverage in Canada...

Government does not provide for instrumental ADL's (Activities of Daily Living) i.e laundry, grocery shopping, light housekeeping or meal preparation.

How does this play out in the real world?

When one is physically capable of dressing, grooming, and showering but has cognitive limitations for complex tasks requiring multiple steps i.e. meal prep, this person would not qualify for care despite the fact that basic nutrition and meal preparation are essential for life.

Many people land in hospitals and/or get transferred to a care facility from hospital because they can not engage in these tasks **yet with a small amount of support, they could remain at home.**

Important Facts to ponder...

- Studies continue to demonstrate that receiving care at home rather than in a facility contributes to longevity and quality of life.
- The number one reason for long term care placement is simply that families cannot afford to care for their loved ones at home.
- Most people lack the appreciation of the potential costs of long term care - did you know that quality incontinence products, that minimize skin breakdown, can cost \$2,000 per month for someone in permanent need?

Experience you can trust...

my DIGNITY Inc. is a unique resource centre, with a multi-company approach, combining long term care issues with insurance. This is the foundation for consistent, quality care. Our hallmark is our 30 years of experience in both long term care issues and insurance. We explain product similarities and differences so you can make an intelligent decision on the coverage that suits your needs.

Doug Buss' exposure and expertise with the various aspects of long term care insurance is second to none from sales, to service and finally claims adjudication.

Doug is a valued MyDignity partner and is committed to promoting education and offering support on an ongoing basis as life situations and individual needs change.

Let's get started.

Call Doug and allow him to guide you in explaining your options and provide the assistance necessary to select the benefits and coverage that best suits your needs.

my **DIGNITY**
LONG TERM CARE



EXPLORED



EXPLAINED



EXPENSED

YourStyle
FINANCIAL

Doug Buss

YourStyle Financial Inc.
1B – 2020 Portage Ave
Winnipeg, MB R3J 0K4

Office: **204.474.2929**
Toll Free: **1.877.895.3258**
doug@yourstylefinancial.ca

Check out our website:
www.yourstylefinancial.ca

What's
important
to you

This is not a contract.
Actual terms, conditions and restrictions apply.