



AGING PARENTS

TAKING CARE OF AGING PARENTS...

“For more than 2 million Canadians, taking care of aging relatives is a heartbreaking struggle - and a national disgrace, Alzheimer’s the fastest growing affliction, has overwhelmed the health-care system”... **This information is from Canada’s Weekly Newsmagazine, Maclean’s**

By 2021, Health Canada estimates, there will be 6.9 million Canadians over the age of 65, almost double the amount in the year 2000. **An alarming proportion will have Alzheimer’s disease**, an increasingly common form of dementia that is already straining services for the elderly.

Governments will have to build far more facilities and provide better home-care services than are available right now. **On average, only 7 per cent of seniors require long-term institutional care, and 10.3 per cent require some form of home care.** yet many people with relatives in nursing homes cite shocking levels of neglect and incompetent care.

Recent studies indicate that generally , publicly funded home care is free, while **the per-day cost to patients to live in publicly funded institutions is between \$25 and \$90**, based on income. Figures for private nursing homes and private home care are not available.

SO WHAT IS THE SOLUTION TO THESE ALARMING STATISTICS?

Long-Term Care Insurance now offered by a select few insurers... We deal with the following carriers... *Sun Life Financial, RBC Insurance, Manulife Financial and Unity Life*

Long-Term Care Insurance pays a benefit to cover the cost incurred when one develops a chronic illness or a disabling condition that requires in-home caregivers or relocation to a longer-term care facility. Long-Term Care Insurance is generally available up to age 80.

Long-Term Care Insurance can be purchased on your own life or that of a loved-one... **Call us for more information and a quote today!**

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