

Top Websites and Tips on Planning for Your Elderly Loved Ones

American Association of Long Term Care Insurance

Explains many areas of need and how insurance can help. US has had Long Term Care insurance for many more years than Canada, therefore, the statistics are more readily available on a broader range of aging issues.

www.aaltci.org/long-term-care-insurance/

Community Care Access Centre:

Publicly funded service that allows you to access special care programs for those in need.

www.ccac-ont.ca

Long Term Care Canada

Independent expert with books, articles and references to assist families in understanding the needs and managing the issues of long-term care.

www.longtermcarecanada.com

Public Health Agency of Canada – Seniors Pages

Offers great publications for learning how to provide a safe environment for those who are aging and have failing health

One great guide is The Safe Living Guide

www.phac-aspc.gc.ca/seniors-aines

Ontario Long Term Care Association

<http://www.oltca.com>

The Care Guide

A publication and website that provides resources, education and access information for seniors

www.thecareguide.com

Ontario Municipalities Seniors Info Online Resource

www.seniorsinfo.ca

Retirement Homes

<http://www.retirementhomes.com>

Healthy Ontario

<http://www.healthyontario.com/seniors.aspx>

Tips for helping your family cope with Aging & Healthcare Challenges

- Discuss carefully, what planning means and what can be done if health challenges arise. Look at family dynamics, geographical issues, workload, and financial aspect.
- Document the key priorities
- Understand the LTC challenges in Canada and the services of our healthcare system.
- Research Potential Solutions: Self insuring, Long term care insurance vs. no plan!
- Prepare by answering these questions:
 - Does my parent have assets to protect?
 - How can I best help to maintain my parent's independence?
 - Is his/her investment portfolio enough to cover any costs, if my parent lives a long life?
 - How would my family cope if my parent required full-time care?
 - What does my parent want?

For more information, please visit our recommended website.

For personal planning, let us help you with some of the key financial decisions.

Financial planning available. Long term care quotes available.

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