

## Long-Term Care Insurance

### ***What is Long-Term Care insurance?***

This is an income benefit if you become unable to care for yourself due to aging, an accident, illness or deteriorated mental abilities. It give you the freedom to choose the kind of care you want, and the peace of mind knowing that the financial burden of care won't rest with loved ones.

Long-term care services may be provided in a variety of settings: at home, through adult day care, or in a retirement home, assisted-living setting or long-term care facility.

### ***Plan Details:***

- **Comprehensive Benefits**

Provides an income benefit if you become physically dependent, are receiving care at home or in a facility, and have met the waiting period.

- **Facility Care Benefits**

Provides an income benefit if you are physically dependent, are receiving care in a long-term care facility, and have met the waiting period.

- **Payout**

Sun Life pays the benefits as income regardless of the plan type and you can use the money however you choose.

Minimum weekly benefit is \$150 and maximum benefit is \$2,000

- **Coverage**

Available between ages 21 and 80, and provides coverage for life (unless all benefits have been paid out.)

You choose the benefit duration from 100, 150, 250 weeks or unlimited.

- **Waiting Period**

You must complete a waiting period of either 30 or 90 days for each type of coverage before your income benefits are payable.

**For rates and application information**, contact a Doctors of BC Advisor:

- Erin Higgins (604) 638-2819 or 1-800-665-2262 ext. 2819, or ehiggins@doctorsofbc.ca
- Paula Rooney (604) 638-2872 or 1-800-665-2262 ext. 2872, or prooney@doctorsofbc.ca