



Simplified Long Term Care Insurance for CARP Members With Home Care Assistance

Our program partner, MyDignity have been offering long term care insurance for more than 30 years, and sold the first critical illness insurance policy in Canada. With this unmatched experience, CARP members know they can count on MyDignity to offer the best long term insurance solution, with the best value.

Why protect yourself with long term care insurance?

Government assistance is limited:

- *If someone is physically capable of showering, grooming, and dressing themselves but has cognitive limitations for complex tasks such as meal preparation, this person would NOT qualify for care despite the fact that basic nutrition and meal preparation are essential for life.*
- *Many people are put in a hospital or long term care facility because they cannot engage in these tasks - yet with a small amount of support, they could remain at home.*
- *As a **RECIPIENT OF CARE**, you have no control over who will provide you with care. What's more:*
 - *You have no choice over when you receive care.*
 - *You have no influence over what services are provided.*

Long term care insurance is the logical solution:

- *You have the freedom to choose and control the type of care you receive.*
- *Long term care insurance will provide the necessary resources when you are no longer able to care for yourself.*
- *You'll have peace of mind knowing that the cost of your long term care is taken care of.*
- *As a **CONSUMER OF CARE**, you have 100% control over when and what care is provided, and by whom.*

Plan highlights are listed on page 2:



Why choose Simplified Long Term Care Insurance for CARP Members?

HOME CARE ASSISTANCE:

- **Flexibility:** You'll have the flexibility to choose from eligible expenses while you are physically or cognitively dependent.
- **Benefits:** Benefits cover home care costs - services, supplies, equipment, and a personal support worker.
- **Your Personal Support Worker:** You have the flexibility to direct your Personal Support Worker as to what it is that you would like assistance with - *homemaking, laundry, personal care, grocery shopping, community outings - whatever you need.*

THE PLAN IS FOCUSED ON HOME CARE:

- The quality of care is typically better and longevity is increased compared to a facility.
- Given a choice, most people prefer to remain in their home for as long as possible.

TWO PLAN AMOUNTS AVAILABLE:

- **Plan 1** - with a \$50,000 Lifetime Benefit Plan
- **Plan 2** - with a \$100,000 Lifetime Benefit Plan

IT'S EASY TO QUALIFY

- No medical underwriting is required - only a simple health declaration.
- **95% of all applicants are approved.**
- Even previously declined long term care insurance applicants can qualify.

IT'S AFFORDABLE

- Monthly premiums start as low as \$57.00.
- Couples who apply together receive an additional discount.
- CARP members receive hospital coverage and reimbursement for medical tests.
- This insurance plan qualifies as a non-taxable Private Health Services Plan.

Please contact MyDignity for complete plan details:

Toll Free: 1.877.851.4520 • **Email:** carpinfo@mydignity.ca



CARP's Trusted Insurance Provider

The Simplified Long Term Care Insurance Plan for CARP Members is administered by MyDignity Inc. and offered by The McLennan Group Life Insurance Inc. Product may not be available in all provinces. Certain conditions and restrictions apply. For complete details on the coverage provided, including limitations, exclusions and termination provisions, please refer to your policy wordings or a MyDignity representative.