

WE ALL NEED TO PLAN FOR THE FUTURE

IN THE EVENT OF A LIFE-LIMITING CONDITION OR DEATH, EVERYONE NEEDS TO HAVE A PLAN

THE BASICS OF GOOD PLANNING INCLUDE...

You should collect and organize important documents in one location and tell your spouse, life partner, relative or friend the location of these documents. Additionally, you should write a Letter of Instruction that includes:

- The name and contact information of your physician, current prescription and non-prescription medications and medication allergies;
- The location of your Advance Directive;
- The name of your attorney and other advisors, such as a clergyman or stock broker;
- A list of all insurance policies, policy numbers and related identification cards;
- Information concerning your Social Security and Veterans Administration benefits;
- Who should be notified of your death, and how you would like them notified;
- Instructions concerning organ donation;
- Preparation of your obituary and where you would like it to appear;
- Funeral and burial desires or arrangements;
- The location of any safe-deposit box and its key;
- The location of your will, trust and related estate planning documents;
- A list and locations of bonds, deeds, home mortgage and other asset documents;
- Your wishes regarding the settlement of items not covered in your will or trust; and
- Your financial obligations involving periodic payments.



AN ADVANCE DIRECTIVE SPEAKS FOR YOU WHEN YOU CANNOT SPEAK FOR YOURSELF

An Advance Directive is a means of making your medical care and end-of-life wishes known through a legal document such as a Living Will or a Durable Power of Attorney.

- A Living Will instructs your family and healthcare providers what you wish them to do if you are unable to speak for yourself.
- A durable Power of Attorney for healthcare allows you to appoint someone to make healthcare decisions for you when you are incapacitated or unable to make them yourself. State law governs its enforceability.



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- In the absence of an advance directive or a durable Power of Attorney, some states permit the designation of a surrogate decision-maker. State law determines who serves in that capacity if a surrogate has not been previously designated.

CONSIDERING LONG TERM CARE INSURANCE

Long Term Care Insurance can help protect you from the catastrophic costs of long term care. It also may allow you to remain in control of your assets, and maintain your independence and dignity. In considering such policies, you should be aware that:

- Benefits differ from policy to policy, providing coverage for care offered by facilities across the continuum of care.
- Annual premium increases can be significant, particularly if you are on a fixed income.
- Before you purchase Long Term Care Insurance, you should carefully analyze your ability to pay these increasing premiums for the balance of your life.

THE FAMILY AND MEDICAL LEAVE ACT

The Family and Medical Leave Act requires employers with fifty or more workers to allow eligible employees to take up to twelve weeks of unpaid leave in a twelve-month period for one or more of the following reasons:

- Childbirth and care of a newborn;
- Adoption or foster care of a child;
- A serious healthcare condition that involves inpatient care or continuing treatment and makes the employee unable to perform the functions of her job; or
- A serious healthcare condition that involves inpatient care or continuing treatment of an employee's child, parent, spouse, or domestic partner requiring the employee's care.

YOUR EMPLOYER MAY OFFER ELDER-CARE BENEFITS

As the population ages, more employees will be caring for their elderly relatives.

- People who care for parents, relatives, or other loved ones with life-limiting conditions struggle with practical and emotional issues that can affect their performance at work.
- Some employers are expanding their employee benefits to include offerings that range from simple referral services and flexible work schedules to workshops and more-personalized assistance.
- Check to see whether or not your employer offers Elder-Care benefits

