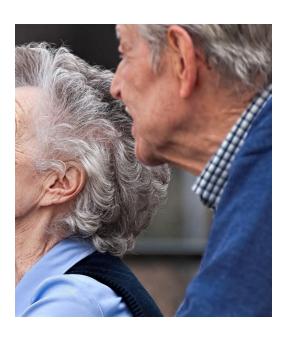


# HOW AND WHEN TO USE YOUR LONG-TERM CARE INSURANCE.

## What is Long Term Care Insurance?

**Long-Term Care Insurance (LTC)** is a private insurance plan that helps pay for personal care or supervision services when you are no longer able to perform certain activities on your own.



#### For example:

- Assistance with bathing, dressing, or personal hygiene.
  - Meal preparation.
  - Medication reminders.
  - Supervision and support for safety.

This benefit allows you to receive care in your home and maintain your independence.

### When can you start using it?

Typically, your policy states that you can activate your benefits when:

✓ Your doctor or healthcare professional determines that you require assistance with at

least two "Activities of Daily Living" (ADLs), such as:

- Bathing.
- Getting dressed.
- Transferring from bed to a chair.
- Using the toilet.
- Eating.
- Incontinence management.

Or if you have severe cognitive impairment, such as **dementia** or **Alzheimer's**.

#### How to activate your policy step by step

#### 1. Confirm your eligibility

- Call your insurance company's Claims Department.
- Have your policy number ready.
- Request instructions to open a claim.

### 2. Request the Claim Packet

The insurance company will send forms that may include:

- Physician's Statement.
- Plan of Care Form.
- Benefit Authorization Forms.

#### 3. Choose a licensed agency

You have the right to choose any licensed agency.

At **Monte Bonita LLC**, we can assist you to:

**V** Review your policy.

Complete the paperwork.

Coordinate service start-up.

#### 4. Schedule an assessment

The insurance company may send an assessor to confirm your eligibility.

#### Why choose Monte Bonita LLC?

- We are actively licensed by the State of California (HCO) #374700402
- Experience helping families manage their Long Term Care Insurance.
- Warm, professional, and personalized service.