



MONTE BONITA LLC.

# 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:

- ✓ 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.