

For Your Benefit

JUNE 2016

No plan for long-term care?

Many people like you don't have one either. But planning now can help you avoid financial trouble down the road.

Long-term care is too important to ignore. Here's why — there's a high probability you'll need long-term care later in life. And the financial impact of these costs may be devastating for you and your family.

- 7 out of 10 people over age 65 will need some type of long-term care at some point in their lives¹
- ONLY 15% of adults aged 50 and older have long-term care insurance²
- The average total cost of long-term care services in today's dollars could approach or exceed \$200,000³

START WITH A PERSONALIZED COST ESTIMATE

The Nationwide Health Care Cost Assessment estimates what you can expect to pay in retirement for out-of-pocket health care costs, Medicare premiums and long-term care expenses. Use your estimate with your advisor to plan for your anticipated expenses.

Ask your advisor for a fact finder to start your personalized assessment.

HOW WILL YOU PAY FOR LTC EXPENSES?

You may think you can rely on Medicare or Medicaid to cover long-term care expenses. But these programs are not realistic solutions. Here's why:

- Medicare support is limited to 100 days and pays nothing when condition is diagnosed as LTC
- Medicaid is a welfare program that will cover LTC costs, but only for those with few assets and income near or below poverty levels

The truth is, you'll likely be responsible for the entire bill for long-term care should you need it. Your options for paying these costs may be limited later in life. That's why you need to plan ahead for long-term care expenses.



TALK WITH YOUR ADVISOR ABOUT LONG-TERM CARE COSTS

Your advisor can help you better understand how LTC costs can impact your retirement, plus access the tools you need to get a good idea of what your long-term care costs may be.

Ask your advisor about our Health Care Cost Assessment and complete a client fact finder to get started.

- 2/3 of investors say their advisor is well equipped to discuss retirement health care costs.⁴

Financial professionals: For more information, call the Retirement Institute Income Planning Team at 1-877-245-0763 or visit nationwidefinancial.com/healthcare.

The information collected on the personalized Health Care Cost Assessment will be kept confidential and used to provide an estimate of a client's potential health care costs in retirement. The estimate is based on a client's specific financial situation and goals, as well as their current overall health condition. The client's financial situation and health conditions may change over time and that this may affect their future changes. Please keep in mind that the estimates resulting from this fact finder are for hypothetical purposes only and are not guaranteed.

For more information on how Nationwide protects your personal information, visit our online privacy policy at www.nationwide.com/privacy-security.jsp.

¹ 2014 Medicare & You, National Medicare Handbook, Centers for Medicare & Medicaid Services, September 2013.

² Nationwide's health care cost survey of individuals age 50+ with over \$150K in household income, October 2015.

³ Genworth Financial, Cost of Care Survey, 2015.

⁴ Nationwide's health care cost survey of individuals age 50+ with over \$150K in household income, October 2015.

"Uncovering The Truth About Alzheimer's" Confronts Damaging Myths About The Disease

Alzheimer's Association Highlights "Truths" About the Disease During Alzheimer's & Brain Awareness Month in June



CHICAGO, June 1, 2016 /PRNewswire-USNewswire/ -- It is common knowledge that Alzheimer's disease robs people of their ability to remember, but other truths about the disease remain unknown. For instance, many people are unaware that Alzheimer's is a fatal disease, its symptoms extend further than memory loss and that early diagnosis matters.

"Everyone who has a brain is at risk of developing Alzheimer's. Misunderstanding crucial facts about the disease can have devastating consequences for people living with Alzheimer's and their caregivers, families and friends," said Ruth Drew, Director of Family and Information Services, Alzheimer's Association. "During Alzheimer's & Brain Awareness Month, we are debunking the harmful misconceptions that keep people from seeking an Alzheimer's diagnosis and reduce access to needed resources, clinical trials and support services."

Greater understanding is urgently needed given the dramatic impact of the disease. Alzheimer's disease is the sixth-leading cause of death in the United States and the only cause of death among the top 10 that cannot be prevented, cured or even slowed.

To improve the public's understanding of the disease and to underscore the need for swift action, the Alzheimer's Association is highlighting essential truths aimed at curbing common misconceptions about Alzheimer's. These truths include:

- **Alzheimer's disease is fatal** – there are no survivors. From 2000-2013, the number of Alzheimer's deaths increased 71 percent, while deaths from other major diseases decreased. More than 5 million Americans are living with Alzheimer's disease, and by 2050 that number is projected to reach as many as 16 million.

- **Alzheimer's disease is not normal aging.** Alzheimer's is a fatal and progressive disease that attacks the brain, killing nerve cells and tissue, affecting an individual's ability to remember, think and plan. Brain changes associated with Alzheimer's may begin 20 or more years before symptoms appear. Although age is the greatest known risk factor, Alzheimer's is not a normal part of aging.
- **Alzheimer's is more than memory loss.** Many believe the disease only manifests itself through memory loss, when it may appear through a variety of signs and symptoms. However, since Alzheimer's affects people in different ways, each person will experience symptoms and progress through the stages of Alzheimer's differently. Experts from the Alzheimer's Association have developed 10 key warning signs of Alzheimer's disease that everyone should learn to recognize in themselves and others.
- **Alzheimer's risks are higher among women, African-Americans and Hispanics.** African-Americans are about twice as likely as whites to have Alzheimer's or another dementia. Hispanics are about one and one-half times as likely. Additionally, more than two-thirds of Americans with Alzheimer's disease are women.
- **Early detection matters.** More than 5 million people are living with Alzheimer's disease, but only about half have been diagnosed. Additionally, less than half (45 percent) of seniors diagnosed with Alzheimer's disease or their caregivers are aware of the diagnosis. Diagnosis is often delayed due to low public awareness of the early signs of Alzheimer's and general misperceptions about Alzheimer's and other dementias.
- **Alzheimer's cannot be prevented, but adopting healthy habits can reduce your risk of cognitive decline and contribute to brain health.** Staying mentally active, engaging in regular physical activity and eating a healthy diet benefits your body and your brain. There is also some evidence people may benefit from staying socially engaged with friends, family and the community. The Alzheimer's Association is sharing steps to reduce your risk of cognitive decline with 10 Ways to Love Your Brain.
- **Alzheimer's is the most expensive disease in the country.** Alzheimer's disease remains one of the most critical public health issues in America, costing taxpayers \$18.3 million each hour. The total national cost of

caring for those with Alzheimer's and other dementias is estimated at \$236 billion a year, of which \$160 billion is the cost to Medicare and Medicaid alone. As the number of Americans with Alzheimer's grows, the total annual payments for health care, long-term care and hospice care for people with Alzheimer's and other dementias are projected to increase to more than \$1 trillion in 2050.

- **Caregiving can become anyone's reality.** "The enormity of the Alzheimer's crisis is felt not only by the more than five million people in the United States living with the disease today, but also by their more than 15 million caregivers, friends and family," Drew said. According to the 2016 Alzheimer's Association Alzheimer's Disease Facts and Figures report, it is estimated that 250,000 children and young adults between ages eight and 18 provide help to someone with Alzheimer's disease or another dementia. In addition, 23 percent of Alzheimer's disease and dementia caregivers are "sandwich generation" caregivers — meaning that they care not only for an aging parent, but also for underage children.

The Alzheimer's Association works with caregivers to enhance care and support for all those affected by Alzheimer's and other dementias. Comprehensive online resources and information are available through the Association's website at alz.org and the 24/7 Helpline at 800-272-3900. The Association provides assistance to more than 310,000 callers each year, offering translation services in more than 200 languages.

During Alzheimer's & Brain Awareness Month, the Alzheimer's Association is encouraging everyone to uncover the truth about Alzheimer's and to show their support for people living with the disease by doing the following:

- Participate in The Longest Day on June 20, a sunrise-to-sunset event to honor those facing Alzheimer's disease with strength, heart and endurance.
- Join the Alzheimer's Association in wearing purple throughout the month, especially on June 20. Share photos of yourself, family, friends and co-workers wearing the movement's signature color via Twitter, Facebook, Instagram, etc. with the hashtag #ENDALZ.
- Visit alz.org to uncover the critical truths about Alzheimer's and why they matter.

Content provided by PR Newswire

Alzheimer's Association®

The Alzheimer's Association is the leading voluntary health organization in Alzheimer's care, support and research. It is the largest nonprofit funder of Alzheimer's research. The Association's mission is to eliminate Alzheimer's disease through the advancement of research; to provide and enhance care and support for all affected; and to reduce the risk of dementia through the promotion of brain health. Its vision is a world without Alzheimer's. **Visit alz.org or call 800-272-3900.**

Even Kiddie Pools Pose Danger

Vigilance a must around any swimming area, expert says

MONDAY, May 30, 2016 (HealthDay News) -- Just a few inches of water in a kiddie pool are enough to drown a child.

"When we think of pool risks, we think of the big pools, complete with deep ends, diving boards and swim parties," said Dr. Nina Shapiro, director of pediatric otolaryngology at Mattel Children's Hospital of the University of California, Los Angeles.

"But more than 10 percent of pool-related deaths in young children occur in what are best known as 'kiddie pools.' These include inflatables, plastic wading pools and larger above-ground pools," she said in a university news release.

Shapiro cited a 2011 study in the journal *Pediatrics* that concluded portable pools at homes pose a major threat of drowning injury or death to children, especially those younger than 5 years old.

Whether the pool is small or large, there are steps adults

should take to reduce children's risk of drowning, she said. For instance:

- Constantly supervise children when they're in and around a pool.
- Have a phone by the pool in case of emergency.
- Around large pools, make sure there's a fence that's at least 4 feet high with a latched gate.
- Have life preservers by the pool and learn CPR.

Drain kiddie pools when they're not in use and remove toys from kiddie pools when children aren't in them. Toys can be irresistible to small children, who have no concept of personal risk, Shapiro said.

"There is no magic bullet to prevent these horrors. So stock your safety arsenal with layers of prevention so that summer fun doesn't turn tragic," Shapiro concluded.

Content provided by HealthDay

