



**FREE**

# **Financial Planning Seminar**

**Presented by a  
Long-Term Care Insurance  
Specialist**

*Sign up\* to attend one of the following sessions:*

**Wednesday, October 8, 2008**

**10:00 – 11:30 a.m.**

*or*

**2:00 – 3:30 p.m.**

**Building 2-100B Conference Room**

## **What is Long-Term Care?**

Long-term care is different from the rest of your health care, and is typically NOT covered under health insurance policies, HMOs, Medicare, or Medicare supplemental policies. Long-term care is personal care, such as help with bathing, eating, or dressing that you require over a lengthy period of time. Long-term care can range from simple assistance with activities in your own home or in a residential care facility, or it can mean highly skilled care in a nursing home.

Long-term care can be very expensive.

The possibility of needing long-term care due to an illness or physical disability is something most people would rather not think about. But as we get older and because we are living longer, the likelihood that we will need some kind of assistance is very real.

*\*Sign up for this event is through the Employee Self-Service.  
This event is provided by the Lab's Benefits Office for all Lab employees.  
For more information about this event, please call x6403.*