

**You're not as covered as you think.**

## You can't count on health insurance, disability, or even Medicare to cover your long-term care expenses.

If you're like the majority of Texans, your financial plan doesn't cover long-term care expenses. Yet 70% of people over age 65 will need help with preparing meals, getting dressed, or simply getting around at some point in their lives. And it's not just the elderly; an astonishing 40% of all long-term care insurance claims are made by people younger than 65.

These services are more expensive than most people realize, especially over a long period of time. And because these expenses aren't covered by typical health or disability insurance, or even Medicare, the costs can quickly exhaust your family's resources.



## Plan now and have choices later.

Create a strong foundation for the years ahead. Just like retirement savings, investments, and estate planning, long-term care coverage should be a core part of your financial plan.

With the right long-term care plan, you can:

- Control the quality and type of care you receive.
- Protect your assets.
- Give yourself, and your family, peace of mind.

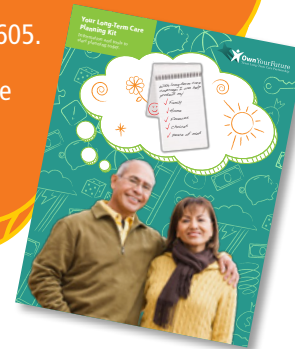


## REQUEST YOUR FREE PLANNING KIT.

**VISIT:** [www.OwnYourFutureTexas.org](http://www.OwnYourFutureTexas.org) to order or download your free kit.

**CALL:** 1-866-PLAN LTC.  
TTY Users 1-800-427-5605.

**MAIL:** Complete and return the pre-paid reply card.



## Get started with FREE tools.

Request your free Long-Term Care Planning Kit from the Texas Long-Term Care Partnership. It's everything you need to understand your options, plan wisely, and take action, including:

- Quick facts on long-term care services and options.
- Step-by-step instructions for long-term care planning.
- Worksheets to evaluate needs and potential costs.
- A review of your financing options, including long-term care insurance.
- Tips on how to talk to your family about long-term care, and more.

Or, go online now and start building your plan with the help of additional worksheets, comprehensive information on long-term care, helpful calculators, and assessment tools.

Visit [www.OwnYourFutureTexas.org](http://www.OwnYourFutureTexas.org).

## It's your future. Own it.

Stay in control of your future by planning wisely today.

## Did you know?

- The Texas Long-Term Care Partnership was created by the Texas Legislature to give Texans like you the information and tools you need to plan for long-term care.
- Staying active and living longer actually increases your likelihood of needing some type of long-term care.
- Nursing home care could cost as much as \$70,000 a year—nearly \$6,000 a month.
- You can secure your future by knowing your options, planning wisely, and taking action—and the Texas Long-Term Care Partnership can help!



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## SOLICITE SU PAQUETE DE PLANIFICACIÓN GRATIS.

**VISITE:** [www.OwnYourFutureTexas.org](http://www.OwnYourFutureTexas.org) para solicitar o bajar su paquete gratis.

**LLAME:** 1-866-PLAN LTC.  
TTY usuarios 1-800-427-5605.

**ENVÍE:** Complete y envíe la tarjeta con franqueo prepagado.



## Medicare no cubre costos de cuidados a largo plazo.

El plan financiero de la mayoría de las personas en Texas no incluye costos de cuidados a largo plazo. El cuidado a largo plazo incluye ayuda para prepararse la comida, vestirse o para moverse. La mayoría de las personas mayores de 65 años necesitan esta ayuda y no está cubierta por seguro de discapacidad ni Medicare. Estos costos pueden acabar rápidamente con los recursos de su familia.

La Asociación de cuidados a largo plazo de Texas (the Texas Long-Term Care Partnership) fue creada por la Legislatura de Texas para ayudarle a escoger un seguro de cuidados a largo plazo.

## Planifique su futuro.

Al añadir seguro de cuidados a largo plazo a su plan financiero para el futuro podrá:

- Controlar la calidad de los cuidados que recibirá.
- Brindarle a su familia y a usted mismo la tranquilidad que necesitan.

## Obtenga las herramientas que necesita.

Visite [www.OwnYourFutureTexas.org](http://www.OwnYourFutureTexas.org) para información y herramientas de planificación. Solicite hoy mismo su paquete de planificación.



TEXAS HEALTH AND HUMAN SERVICES COMMISSION  
P.O. BOX 85200  
AUSTIN, TX 78708-5200

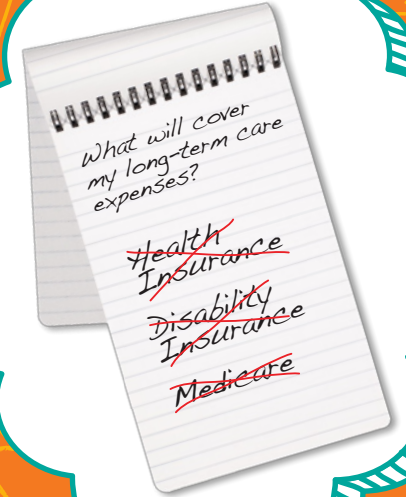


An important message from the State of Texas.



**Own Your Future**  
Texas Long-Term Care Partnership

Think you have long-term care expenses covered?



Name/Nombre \_\_\_\_\_

Address/Dirección \_\_\_\_\_

City/Ciudad \_\_\_\_\_ State/Estado \_\_\_\_\_ Zip/Código Postal \_\_\_\_\_

Name/Nombre \_\_\_\_\_

Address/Dirección \_\_\_\_\_

City/Ciudad \_\_\_\_\_ State/Estado \_\_\_\_\_ Zip/Código Postal \_\_\_\_\_

**YES!** I want to receive my FREE Long-Term Care Planning Kit  
 **¡Si!** Quiero recibir mi paquete de planificación de cuidados a largo plazo GRATIS en:  Español (por favor marque si es necesario)

1. Please provide the following information. / Por favor dénos la siguiente información.

2. Do you know someone else who would like the free kit? Please provide the following information.  
¿Conoce a alguien más a quien le interesaría el paquete gratis? Por favor dénos la siguiente información.

City/Ciudad

Address/Dirección

Name/Nombre

City/Ciudad

State/Estado

Zip/Código Postal

Address/Dirección

State/Estado

Zip/Código Postal

Name/Nombre

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