

# Long Term Care Planning - What you need to know

**Monday, October 19  
4:00pm to 5:00pm  
Druckenmiller 004**



Spouses & domestic partners are encouraged to attend with you. Please call Human Resources x3837 to reserve your spot. Refreshments will be served.

Long term care insurance provides coverage for the cost of personal care services for individuals who develop disabilities, have chronic care needs, or experience severe cognitive impairment such as Dementia or Alzheimer's disease.

### Why have long term care insurance?

- Relieve the burden of care from loved ones.
- Ensure there is a choice of quality care.
- Ensure independence is maintained.
- Protect current assets either for a spouse or to pass on through inheritance.
- Pro-actively make decisions that protect family and self.

Todd Grove, LTCP, CLTC is a long term care planning specialist in Maine. For more than 19 years, he has been helping individuals and families learn more about their options and plan wisely for the future. Mr. Grove consults with non-profit organizations, elder law attorneys, and financial planners throughout New England regarding Long Term Care Planning. Mr. Grove is a member of the Greater Portland Chamber of Commerce, Health Advisory Council; President Emeritus, Board of Directors Maine Alzheimer's Association; Maine Gerontology Society; Maine Businesses for Social Responsibility; and the Maine State Retirement Industry Advisory Council.

