REAL LIFE STORIES

Vernon Duckett

Peace of Mind for the Long Term

When Vernon Duckett first heard about long-term care insurance he wasn't enthusiastic, but his wife, Helen, talked him into it. Recently retired from the oil business, Vernon, then 65, was healthy and vigorous, as was Helen, 66. But Helen did not want to be a burden on their son, Jeff, or anyone else.

Working with insurance agent Phyllis Shelton, they bought policies that would help pay what was then the going rate for care at a nursing home. Later, when policies with better features became available, Phyllis contacted the Ducketts and helped them upgrade their coverage. The new policies offered excellent coverage for home care, and had inflation riders that increased their coverage annually to help keep pace with the rising cost of care.

Long-term care insurance gives you the option to receive care in a variety of settings and, increasingly, people are choosing the comfort of home.

- Home Care: 50%*
- Nursing Home: 31%
- Assisted Living: 19%

Learn more at **www.lifehappens.org/LTCI**.

*Based on claims paid for people with individual LTCI policies
American Association for Long-Term Care Insurance, 2012 LTCi Sourcebook

When Helen was in her mid-70s, she began having difficulty with everyday household chores, such as using the microwave oven. A visit to the doctor confirmed that these were symptoms of Alzheimer's disease. Vernon cared for Helen at home, and the policy gave him the freedom to drop her off at an adult daycare center for five or six hours a day. After Vernon suffered his second heart attack in five years and could no longer handle her care, he placed her at one of the nicest private nursing homes in the area, where she stayed until her death at age 82.

Today, Vernon is 84 and healthy enough to play golf twice a week. He calls long-term care insurance a "blessing" because it allowed him to afford the best care possible for his childhood sweetheart, to whom he was married for more than 60 years. "This long-term care policy has given me peace of mind, security and independence," he says.

Watch Vernon's story at
www.lifehappens.org/duckett