

Kiplinger's PERSONAL FINANCE

RETIREMENT PLANNING 2013

Your guide to a secure retirement

HOW MUCH YOU NEED TO SAVE



**HOW TO
RETIRE RICH**

**GET THE MOST
FROM YOUR 401(K)**

**10 GREAT CITIES
FOR SECOND ACTS**

**NEW WAYS TO PAY
FOR HEALTH CARE**

Live Life Safely & Independently As You Age In Your Home

It is a fact that **70% of all Americans will need some form of nursing home, assisted living or home care service in their respective lifetimes** (according to the Health and Human Services Department of the United States). For senior citizens and their families, the saying, “*a failure to plan is a plan for failure*” could not be more true.

Steps and Resources to Start a Plan Today by National Elder Care Expert Dr. Marion Somers PhD.



▣ STEP 1 - SAFETY

According to Dr. Marion, safety is the most important factor when living in your home in your elder years. To live independently at home you first want to put safety first and eliminate all potential hazards.

- Toss out throw rugs
- Affix non-slip strips on the bathtub floor
- Put all appliances, dishes, and silverware within easy reach
- Add safety rails in the shower, tub, and near the toilet
- Program telephones with emergency numbers
- Make sure all smoke detectors are in perfect working condition
- Remove all clutter that could interfere with any movement throughout the home

▣ STEP 2 - SETTING UP YOUR CARE NETWORK

Your network should consist of a group of people that would be able to help you or your elder with any needs that could suddenly arise while living alone. As we age we will become more and more dependent on others. It is best to establish this network early, so that you or your elder feel comfortable with the people.

▣ STEP 3 - SKILLED PROFESSIONAL HOME CARE SERVICES

Many seniors are under the impression that traditional health care programs will cover their care. Medicare, Medigap and most Medicare Advantage Plans are designed to cover hospital stays, doctor bills and some short term skilled nursing. Unfortunately, they may not cover the cost of everyday assistance in your own home.

While your loved ones will have the best intentions to be there for you when a crisis arises, many are not prepared and quickly become overwhelmed by the amount of work involved. Purchasing traditional home health care insurance is limited to only the extremely healthy, creating challenges for seniors in need of another option.

// RESOURCE TIP

“If you or your elder are planning to stay in your home and are looking for a professional service to support tasks of daily living, then take a look at American Senior Services Incorporated (ASSI). They provide a membership program called True Freedom. This membership plan provides Urgent Care Benefits, Overnight Benefits and assistance with everyday living activities in the comfort of your home.”

“I looked into True Freedom Plans personally and I suggest you do the same, they have my seal of approval!”

SERVICES A TRUE FREEDOM PLAN CAN ASSIST WITH:

- Meal Planning/Preparation
- Dressing
- Laundry
- Bathing
- Toileting
- Personal Hygiene
- Shopping
- Accompany To Doctor Appointments
- Mobility
- Phone Calls
- Medication Reminders
- Changing Linens & More

The True Freedom plans by American Senior Services, Inc. are the most viable and dependable alternatives to traditional home healthcare. With true guaranteed, hassle-free acceptance, True Freedom Plans feature 24 to 72 hour response to in-home care requests and highly qualified care professionals. They are a trusted service provider that successfully serves thousands of seniors nationwide through a commitment to integrity and financial responsibility. Their plans provide the freedom to live in the comfort of your own home by arranging fully licensed, bonded and insured home care providers.

By following these simple steps, a tremendous amount of apprehension and concern can be dealt with while establishing an independent lifestyle. The right plan and service for you or your senior will give a family the empowerment, independence and security to move forward together.

To learn more about viable options to traditional home care and to access a free guide visit:

www.truefreedomhomecare.com



t r u e freedom

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