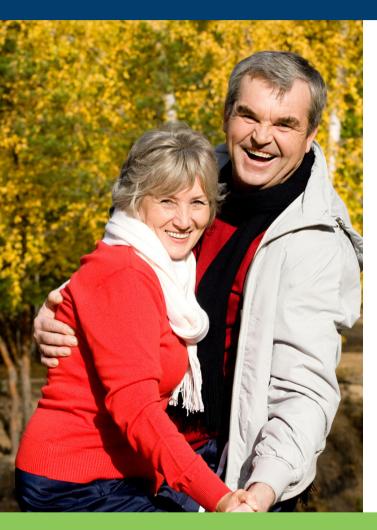


Long-Term Care Insurance

You made a smart decision to purchase long-term care insurance but now have questions. We're here to help!



- What does it cover? Can I get care at home or only in a community – or both?
- How does this policy impact my financial future?
- When should I make a claim and how do I do that?
- Are there a limit on what and how much it covers?

Why work with LionHeart?

Our team of experts specialize in elder advocacy, social work, gerontology, nursing, dementia, hospice, and knowledge of Northern Virginia healthcare systems. Our credentials include certification by the National Association of Social Work, National Academy of Certified Care Managers and membership in the Aging Life Care Association, all professional marks of excellence.

(703) 677-8319 www.lionhearteldercare.com

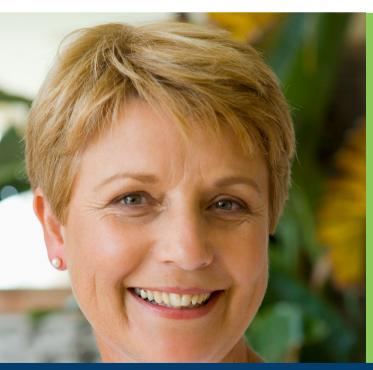


Your Trusted Guide and Advocate

Policy Review

Many people don't realize that some policies include coverage for ambulance transportation, care management and emergency medical equipment. We will review the policy and provide a summary of the benefits it provides. You'll understand:

- What is covered
- · Your daily rate of reimbursement for home and community care
- When you should initiate a claim and how to do it
- How to make the best use of your own financial resources while in the elimination period of making a claim
- The best time to start initiating a claim
- Any unique features of your policy



Claims Initiation

If you've experienced a medical condition that requires help from a home care agency or a move to assisted living, it's probably time to start using your policy.

We can help you:

- Gather the paperwork you'll need
- Walk you through the step-by-step process of initiating your claim
- Get the medical assessment you'll need to support your claim

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