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| Long Term Care InsuranceThe need for long term care can happen to anyone at any time and it may result from being chronically ill or having a cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need. |
| **Related Information*** [**Assisted Living Costs (PDF)**](http://www.massmutual.com/mmfg/pdf/Assisted_Living_Costs.pdf)
* [**Home Health Aide Costs (PDF)**](http://www.massmutual.com/mmfg/pdf/Home_Health_Aide_Costs.pdf)
* [**Nursing Home Costs (PDF)**](http://www.massmutual.com/mmfg/pdf/Nursing_Home_Costs.pdf)
* [**Notice of HIPAA Privacy Practices (PDF)**](http://www.massmutual.com/mmfg/pdf/HIPAA.pdf)
* Long term care insurance is one option that allows you to have a plan in place to help protect your assets and remain as independent as possible, if you require the need for long term care. Long term care insurance may help give you the peace of mind that comes with knowing you have more choices and more control over care options. This type of coverage may help you maximize your independence when you are unable to be fully independent.
* If you are looking to help protect your assets from being depleted should a long term care need arise, long term care insurance might be a good option for you or a loved one.
* A long term care insurance policy may help you pay for the care needed when you are unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. The goal for long term care services is to provide assistance and improve the quality of life for those who are chronically ill or have a severe cognitive impairment, such as Alzheimer’s disease. A comprehensive long term care insurance policy may provide coverage for long term care needs in the home, community-based settings, an assisted living facility or nursing home.

Long Term Care Insurance Policy provided by Policy Forms MM500-P-2 et al. (In NC, MM500-P-2-NC) and other state variations thereof issued by **Massachusetts Mutual Life Insurance Company** (MassMutual), 1295 State St., Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.**The purpose of this material is the solicitation of insurance.** |