EquiTrust®
Life Insurance Company

Your connection to
Better wellness
Better access
Better life

CAREGIVING

THE CHALLENGES AND SOLUTION

Long-Term Care Coverage and Science-Based Aging Wellness

THE CHALLENGES

We're turning into a nation of caregivers.

70%

Percentage of people turning 65 today that will require long-term care services[1]

$108,405

Average cost for one year of skilled care in a private nursing home room[2]

Because of this, the cost of professional care is prohibitive to many.

FOR MANY, THE ONLY VIABLE OPTION IS TO RELY ON FAMILY OR FRIENDS TO PROVIDE ASSISTANCE.

The Caregiver Burden
Caring for elderly family members or friends comes naturally to many of us. It's the right thing to do. Yet, the burden impacts a large portion of the population, and typically falls upon certain family members.

One in four adults in the U.S. provides regular care or assistance for an elderly family member or friend.[3]

75%+

Upwards of 75% of all caregivers are female[4]

Caregiver Strains
When the duration of caregiving goes on for months, and months turn into years, the caregiver endures strains on several levels. Some of the strains go unnoticed, or ignored. The caregiver is simply doing what's best and what needs to be done.

Strains may include:

Time
69% of family/friend caregivers report having to rearrange their work schedule to provide needed care.[5]

Financial
On average, family caregivers are spending 26% of their income on caregiving activities.[6]

Emotional
The demands of family/friend caregiving can result in depression, anxiety and feelings of resentment.

Social
The cumulative effect of strains can result in the caregiver losing touch with friends and missing gatherings and events.

Physical
Prolonged caregiver stress can result in injury, compromised immune function and increased risk of early death.

Bridge provides freedom to choose how and where you receive care and/or assistance.

THE CAREGIVING SOLUTION: BRIDGE BY EQUITRUST

Your care needs may simply involve changes to your current home, or the ability to compensate family members for their assistance. Or, your needs may require moving to an assisted living facility. As long as your claim meets benefit requirements, you may use monthly payments however you wish.

Home Modifications allowing you to age in place

Medicare Gap to pay expenses Medicare doesn't cover

Adult Day Health Care

Nursing Home Care

Professional In-Home Assistance

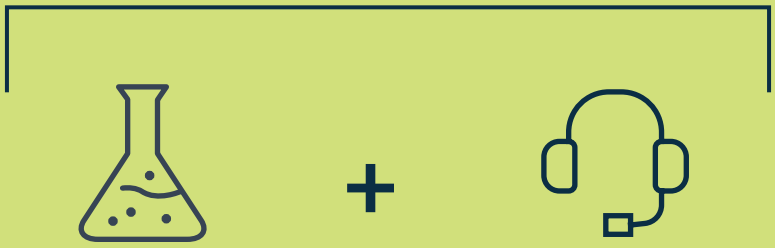
Cleaning Services

REDUCE THE CAREGIVING BURDEN THROUGH PREVENTION

NeverStop Wellness program can reduce or eliminate the caregiving burden with a personalized Successful Aging plan to help maintain independence and vitality.

Solutions for Caregivers
A long-term care plan helps release family members and friends from the obligation to provide care – so your time together is relaxing and enjoyable.

NeverStop



Science + **Personalized Support**

Successful Aging
Successful aging is achievable with a strong commitment to physical and mental wellness. EquiTrust has partnered with Assured Allies to offer the NeverStop Wellness Program. Empowering people to proactively manage their health by taking the right actions at the right time greatly improves healthy outcomes. NeverStop helps you design a program that meets your individual goals and reduces your likelihood of needing care.

Your Personalized NeverStop Wellness Plan

- Active lifestyle to suit your goals
- Personal Wellness Ally health coach
- Additional long-term care coverage
- Special pricing on memberships and apps

Bridge is your connection to ***Better*** Wellness — ***Better*** Access — ***Better*** Life

Wellness means ***freedom.***

Long-term care coverage means ***security.***

Bridge gives you ***both.***

Ready to learn more about Bridge?

Contact your agent today for more information.

EquiTrust — A Name You Can Trust

When you're searching for a company that demonstrates integrity, strength and innovation — one that can help you meet your financial objectives — look no further than EquiTrust.

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Sources:

[1]"How Much Care Will You Need?" LongTermCare.gov, 2/18/20.

[2]"Cost of Care Survey," Genworth, Conducted November, 2021.

[3]"AARP: 1 in 4 Provide Unpaid Care for Adults" Rachel Emma Silverman, Wall Street Journal, July, 2011.

[4]"Caregiver Statistics: Demographics," Family Caregiver Alliance, Caregiver.org, site accessed June, 2022.

[5]"Caregiving Can Be Costly – Even Financially," 2021 Caregiving Out of Pocket Costs Study, AARP.org, Laura Skufca, Chuck Rainville, AARP Research, June, 2021.

[6]"Caregiver Statistics – Work and Caregiving," Family Caregiver Alliance, Caregiver.org, site accessed June, 2022.

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