



Why I Joined: Member Testimonials

- "Seabury At Home has a portable, premier and unique life care program that maximizes my ability to independently age in place with superior case management and predictable long term costs." A.S.
- "It is like a cross between long-term care insurance and a life care community, while staying in your own home." N.B.
- "Seabury At Home provides lifetime home-based and facility-based care at an astounding rate that protects one's financial assets." J.T.
- "I don't want to gamble that I'll have enough money ...I don't want to have to face any of these issues alone." G.O.
- "...the benefits of a life care community with a fraction of the cost... And it covers you anywhere in the US!" T.D.
- "...have peace of mind for the future" C.D

Seabury At Home is a mission-driven, not-for-profit organization with a more than 140-year history.

As the first "Life Care at Home" program in Connecticut and fifth in the nation, Seabury At Home continues to **"Revolutionize the Experience of Aging".**



SEABURYATHOME.ORG

200 Seabury Drive, Bloomfield, CT 06002
50 Mitchell Drive, Suite 102, New Haven, CT 06511
(860) 286-0243 or (203) 538-7720

Protect
YOUR HEALTH.

Protect
YOUR WEALTH.



The Missing Piece of Your Plan.

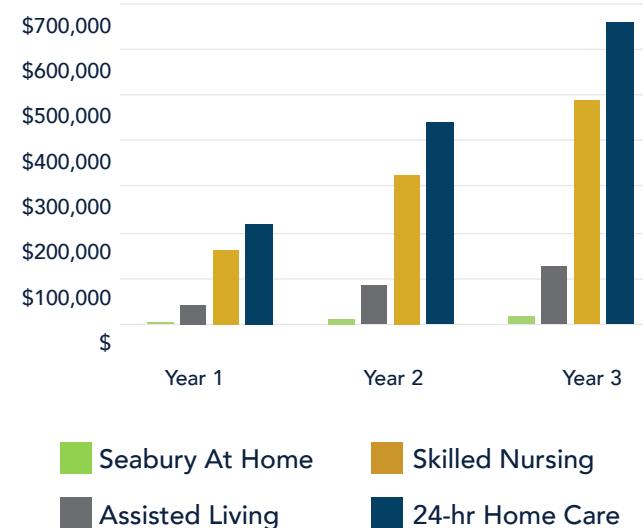
Long-Term Care Facts

- In 2011, the baby boomers began turning 65. 10,000 boomers will turn 65 every day until 2030.
- 69% of people turning 65 today will need some form of long-term care services.
- 40% will need care in a nursing home.
- Connecticut nursing home rates are the second highest in the nation, up to \$450 per day.
- Medicare does not pay for long-term care.

Seabury At Home members have it covered.



Three-Year Long-Term Care Costs With & Without Seabury At Home



How will you cover the costs of long-term care?

According to Genworth Financial (2017), the average daily rate for a Skilled Nursing facility is around \$450, with an average stay of three years. At \$160,000 per year, that is nearly \$500,000.

The graph above outlines the year-to-year expenses for the three most common forms of market-rate long-term healthcare versus the annual costs for Seabury At Home. Rather than viewing the skyscraper columns as expenses, our Seabury At Home members view them as savings.



How Seabury At Home Members Have It Covered

- Seabury At Home gives members up to 100% coverage of at home- and facility-based care.
- Coverage starts day one with no elimination periods, which means there is no additional out-of-pocket costs to you.
- Coverage is for life, so there is no maximum benefit.
- Care coordination means you don't have to go it alone.
- Predictable monthly fees, so there will be no financial surprises.
- Eight different coverage levels to choose from, so there is a plan to fit your budget.
- Membership and monthly fees are tax deductible, which means a substantial tax benefit to members.
- Seabury At Home membership integrates with an existing long-term care policy and gives policy holders a discount on monthly fees.
- Seabury At Home membership is portable; it goes where you go, so you are not committed to live in one place for the rest of your life.