



Frank & Marilyn
INSIDE THEIR TRAGIC LOVE STORY



Michael Douglas & Danny DeVito
50 YEARS OF FRIENDSHIP



Sigourney Weaver
HOW I OVERCAME INSECURITY

cheer



"I don't deserve my goody-goody reputation"

Betty White

MY BEST HOLLYWOOD SECRETS!

The 97-year-old legend reveals all about her favorite love affairs, the dark days in her life and what nobody knows about *The Golden Girls!*

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5 LONG-TERM HEALTH CARE TIPS

FIND OUT WHAT APPROACH IS RIGHT FOR YOU AS YOU ENTER YOUR GOLDEN YEARS

INSURE YOUR FUTURE Traditional long-term care insurance policies have had a history of premium spikes and insurer losses. Better alternatives? “Whole life” insurance policies with a chronic illness rider that lets you spend your death benefit tax-free if you need a nursing home or other LTC facility. These and “hybrid” whole life–LTC policies will return money to your heirs even if you don’t end up needing care.

BUY EARLY Start looking for a plan in your 50s or early 60s, before prices rise or health issues rule out some coverage. “Every year you delay, it will be more expensive,” says LTCShop.com’s Scott Olson. Initial premiums at age 64, for example, jump 8 to 10 percent for new customers who are 65.

GET COVERED Policies should cover physical and cognitive impairment, home health aides and room and board at both assisted living and nursing homes, says ConciergeHealthNY.com co-founder Dana Reisch.

DON’T PLAY FAVORITES If you have more than one child, consider having a neutral party be your power of attorney to avoid conflict, Reisch says.

SEE AN EXPERT Pros say if you can self-insure, you should. In some cases, Medicaid can pay long-term care costs, but it’s best to get professional advice to learn your options.