



Arthritis: Long-Term Pain May Need Long-Term Care

(NAPSA)—Many people think the stiff joints, aches and pains of arthritis are just part of aging.

In fact, while arthritis can result from years of wear and tear, the average age of onset is 47. It's also true that arthritis plagues more than 65 percent of the oldest Americans, especially women. While there are several types of arthritis, the two most common are rheumatoid arthritis and osteoarthritis. Both cause inflamed joints but in different ways:

- **Rheumatoid arthritis** is an autoimmune disorder and affects not only the joints but major organs such as the heart.
- **Osteoarthritis** is caused by the degeneration of the cartilage in joints. This can be attributed to wear and tear, whether from aging or trauma.

Long-Term Care And Arthritis

Long-term care is needed if you can no longer perform everyday tasks by yourself due to a chronic illness, injury, disability or aging. This type of care includes either cognitive or physical assistance with simple tasks such as bathing, eating and dressing—activities most people do every day without a second thought. This care may seem manageable but it can be the cause of unnecessary financial and emotional strain. When it comes to arthritis, it's estimated that more than \$150,000 is spent on care costs over a lifetime. These costs include lost wages, medical treatments and medical care.

The Society of Actuaries stated in 2014 that 17 percent of women's home care claims are due to arthritis and it's the second leading cause of assisted living claims, for both men and women, behind Alzheimer's disease. According to Jesse Slome, executive director of the American Association for Long-Term Care Insurance, 10 percent of nursing home claimants receiving benefits are women diagnosed with arthritis.

Where To Get Help

Fortunately, the Federal Long Term Care Insurance Program (FLTCIP) offers comprehensive long-term care insurance coverage for care services in a variety of settings and your choice of caregiver. Care may be provided at home by informal caregivers such as friends, family members and other private caregivers, as well as formal care by



With care, you can keep arthritis from seriously impeding your lifestyle.

licensed caregivers. Informal caregivers cannot have lived in your home at the time you became eligible for benefits, but they can live in your home after you become eligible.

In addition, the FLTCIP's care coordination services offer you and your qualified relatives information about long-term care resources, such as local care providers and relevant community programs, as well as valuable support to your family as you manage with the conditions of arthritis.

Many members of the federal family are eligible to apply for FLTCIP coverage, including federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and qualified relatives. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP. To find out if you or a loved one is eligible to apply, visit www.LTCFEDS.com/ eligibility. For personalized assistance, call (800) LTC-FEDS [(800) 582-3337]/ TTY (800) 843-3557 to speak with a program consultant.

More About The FLTCIP

Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management, the FLTCIP is designed to meet the specific needs of the federal family. The FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

The FLTCIP is sponsored by the U.S. Office of Personnel Management, issued by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.