

Insurance helps pay for long-term care

You’ve likely seen the ads on TV: Older couples walking hand-in-hand on the beach, horseback riding, traveling. They evoke visions of a happy, healthy retirement. But what if it doesn’t turn out that way? What if, instead, you or your spouse needs long-term care because of illness, injury, disease or age?

Mike Sullivan, a financial associate at Thrivent Financial, can help. “What I do is help people figure out what to do ahead of time,” he told the Alzheimer’s support group at its April meeting. By age 65, one in nine Americans has Alzheimer’s disease, he said. That increases to one in three by age 85. We also are living longer, so the need for long-term care insurance increases.

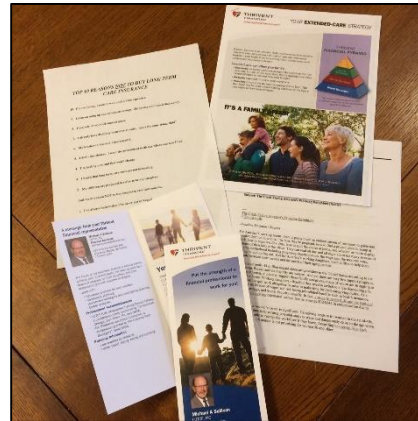
If you’ve provided for yourself and your family, you’ll want to protect that investment. Long-term care insurance is one way to prepare and protect. When you begin paying monthly premiums, you secure a certain amount of money to go toward long-term care when you need assistance with activities of daily living, such as bathing, dressing, feeding and transferring. Long-term care funds can be used to modify your home, pay someone to shovel your walk or pay for supportive home care, assisted living or nursing home care. You decide during the course of several conversations with your financial associate how much insurance you’ll need and for how long.

Sullivan described long-term care insurance like building a barbed-wire fence around your finances.

In Wisconsin, you can deduct your premiums for long-term care insurance from your taxable income. If you have long-term care insurance, and you exhaust it, the state will allow you to keep the amount you had set aside for insurance in personal assets.

Without insurance, if you have assets, you will need to

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For more information

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Top 10 reasons NOT to buy long-term care insurance

10. I’m too young; I want to wait until it’s too expensive.
9. I plan on using up our retirement savings. My spouse won’t need that money.
8. I can rely on my stock market gains.
7. I already have disability insurance at work. That’s the same thing, right?
6. My brother-in-law said I don’t need it.
5. I don’t like choices. I want the government to dictate where and how I live.
4. I’m healthy now and that won’t change.
3. I heard that long-term care costs are not increasing.
2. My children are prepared to retire to be my caregiver.

And the No. 1 reason NOT to buy long-term care insurance is ...

1. I’ve always been lucky. I’ve never lost in Vegas!

--Shared by Mike Sullivan

Employee spotlight

Ask Jessa Rucinski how long she's been at Hilltop, and you might get three different answers. "Five years. Four and a half. Four and three-quarters," she finally decided.

"I was working for a different assisted living ... and I didn't really care for it. So I applied at a memory care facility, to see how I liked that, and I got hired here," she said. Rucinski worked as a resident aide for two years before moving into the office. As administrative assistant, she oversees Hilltop of Pepper and Hilltop Estate.

Like many of her co-workers, Rucinski's favorite part of the job is the people. "The residents. They are my second family. Hilltop is my second home."

It goes beyond that, though. She also likes "getting to know the family members as well as the residents. I like to know who they were before they got dementia or Alzheimer's."

Not everyone knows that she's adopted.

Most people also don't know what's on her bucket list:

"I'd like to spend a night away from my kids with my husband. It sounds horrible, but I never have," she said with a laugh. "I don't want to climb Everest or anything like that. I'd also like to learn how to polka dance ... a real polka dance, where they waltz around the room and do the kicks."

Rucinski is married to Jeremy and is mom to Dakota, Julian and Janessa.



Training

If you are a Hilltop staff member who has been working here since at least the end of 2015, you will need to complete continuing education training in 2016. You should have received information about how to log in and complete your training.

If you've lost your information or need your password reset, see Mystique in the office. You should be working on your training so it's done on time.

Thank you to those who have completed their training in 2016!

Long-term care insurance

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spend down your assets to a certain amount before government aid will begin.

As the population ages and more baby boomers reach retirement and need long-term care, there is a real worry about how government will pay for it.

"When I'm 82, a nursing home is going to cost me \$118,000 a year," Sullivan said. "How will that affect my savings? How will it affect my wife's income and activities? It will have a significant impact."

Alzheimer's caregiver support group

On May 2, Karen Bradbury of Park Place will discuss respite care and adult day care options at the Alzheimer's Caregiver Support Group. Erin Johnson of the Aging & Disability Resource Center will provide an update on Wisconsin Rapids as a dementia-friendly community on June 9.

We meet at 9:30 a.m. at the Aging & Disability Resource Center in Centralia Center. Join us for a time of sharing. Call 715-423-7400 for information or to arrange free respite care for your loved one so you can attend the meeting.



We got crafty to make birds out of clay pots, above. We mixed a salt dough, left, rolled it out, used rubber stamps and ink to make a colorful design and cut out shapes with cookie cutters. After they were dry, we gave them as thank you gifts to our volunteers for National Volunteer Week.

Hilltop Grand Village: It's bigger on the inside

We've been tracking Hilltop Grand Village's progress since trees were cleared in the fall. With the addition of the Hilltop Grand Village website, we have a place to showcase our videos



and blog. We took a walk-through recently when it became apparent how much bigger it seems on the inside. See for yourself in our video from April 14 and read our blog.

Go to www.hilltopgrandvillage.com to follow our progress. We have photos, videos, updates and more. You can also like us on Facebook at www.facebook.com/HilltopGrandVillage.

Hilltop is out and about

Hilltop staff participated in the All Things Senior Expo held recently at Hotel Mead. It was a chance to share information about our businesses with people in our target age range. We talked a lot about Hilltop Grand Village with visitors to our booth.

Earlier in the month, staff members attended the Central Wisconsin Job Fair at Mid-State Technical College. We received applications from a number of



visitors to our booth, including some who were interested specifically in working at Hilltop Grand Village. The job fair also gave us a chance to tell people about Hilltop – who we are and what we do. There still are people in our community who haven't heard of us, so we'll keep reaching out.

Use improv to help with Alzheimer's

Any family member or caregiver who works with people who have Alzheimer's disease or other dementia should watch this video: https://www.youtube.com/watch?v=GciWltvLo_s

Improv artists Karen Stobbe and Mondy Carter share how the rules of improvisation are the same "rules" for communicating with someone with Alzheimer's.

Say "yes and"; agree, don't deny; accept offers and gifts; be specific; listen fully; accept the reality given to you; go with the flow; share focus, give and take; silence can be powerful; commit 100%; be in the moment.

It's only 11 minutes, and it will give you great ways to communicate powerfully.

Happy birthday!

We celebrate birthdays each month with a cake and party at Hilltop.

- Alice, May 16
- Robert, May 23
- Pearl, May 26

