

"After reading the planning guide, I realized that I had some decisions to make for my future. Taking action and planning ahead were the best ways for me to take charge."



Order your **free planning guide** from the U.S. Department of Health & Human Services that explains how to get started planning for long-term living. The guide includes many Massachusetts-specific resources to help you prepare for the years ahead. Order the guide. Begin making plans. **Plan for a Long Life!**



Deval Patrick,
Governor

Call 1-866-PLANLTC (1-866-752-6582)
to request your
long-term care planning guide.
TTY users should call 1-800-427-5605.



Name _____

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Por favor, marque esta casilla si quiere recibir la "Guía para planear el cuidado a largo plazo" en español.

Please visit www.longtermcare.gov/campaign/ma to download a screen-reader accessible version of the *Embrace Your Future* Planning Guide.

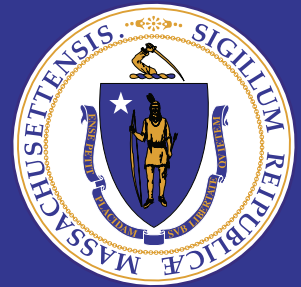
Thank you for being proactive and learning about options for long-term living in Massachusetts. – Governor Deval Patrick

Embrace Your Future



Planning for long-term living

- Planning options for your future
- Understanding your finances as you age
- FREE *Embrace Your Future* planning guide offer



Aging well...is about staying independent.

If you are from Massachusetts and age 45 or older, you're used to making important decisions about the way you live. And the best time to start deciding your future is now.

Sixty percent of older Americans will need help with health and personal needs and activities of daily living as they grow older. Over time these services can be very expensive and many people mistakenly believe Medicare will cover those costs. Planning how you will afford these services is an important part of planning for a long life. Paying for long-term supports does not have to mean losing control over your life. Plan wisely. Know your options. Act now.

Send or call for your **FREE** *Embrace Your Future* Planning Guide.

To help you make decisions that are best for you, Governor Deval Patrick and the U.S. Department of Health & Human Services are offering a free planning guide to help you plan for your future.

Estos materiales también se pueden ordenar llamando al **1-866-PLANLTC**, donde le atenderán en español, o visitando www.longtermcare.gov/campaign/ma por Internet.



"I'll admit it. I never really thought about my options for aging well until I realized how important it is to plan ahead for the future. So I started doing my homework and making plans."

Let this guide help you:

Plan early and wisely: Learn about resources available to help you design financial and legal plans – and more.

Know your options: Get information on ways to plan for long-term living.

Take action: This guide has steps you can take now to begin planning for your future.

Can I really plan for a long life?

With the right plan and information, you can build a firm foundation for the years that lie ahead. This guide can help you get started.

Where do I begin?

Visit www.longtermcare.gov/campaign/ma on the Web, return the postage-paid card or just call **1-866-PLANLTC (1-866-752-6582)** to request your *Embrace Your Future* planning guide. TTY users should call **1-800-427-5605**.

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