

SOUNDINGS

St. Christopher's Episcopal Church of Chatham, Massachusetts

February, 2016

From the Rector



The Rev. Brian W. McGurk
Rector

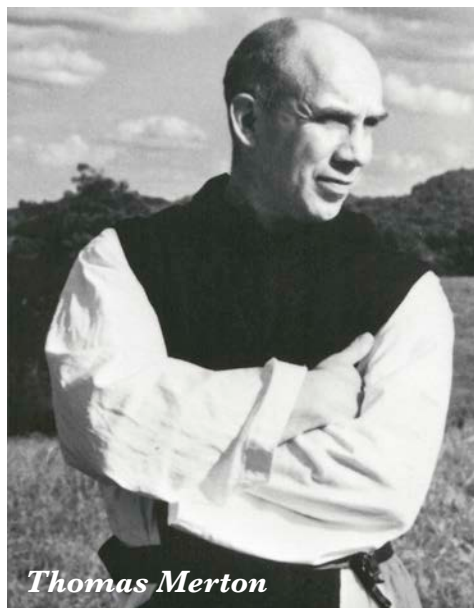
Ash Wednesday is the opening of the season of Lent. Lent is an Anglo Saxon word for “spring,” which is used to translate the Latin “Quadragesima”—forty days. Since the fourth century it has been described as a penitential season of forty days, corresponding to the final period of preparation for candidates

for Easter baptism. The meaning of Lent for us is well expressed in the Ash Wednesday invitation to the celebration of a holy Lent in *The Book of Common Prayer*:

Dear People of God: The first Christians observed with great devotion the days of our Lord's passion and resurrection, and it became the custom of the Church to prepare for them by a season of penitence and fasting. This season of Lent provided a time in which converts to the faith were prepared for Holy Baptism. It was also a time when those who, because of notorious sins, had been separated from the body of the faithful were reconciled by penitence and forgiveness, and restored to the fellowship of the Church. Thereby, the whole congregation was put in mind of the message of pardon and absolution set forth in the Gospel of our Savior, and of the need which all Christians continually have to renew their repentance and faith.

I invite you, therefore, in the name of the Church, to the observance of a holy Lent, by self-examination and repentance; by prayer, fasting, and self-denial; and by reading and meditating on God's holy Word. And, to make a right beginning of repentance, and as a mark of our mortal nature, let us now kneel before the Lord, our maker and redeemer.

During Lent, the Sacred Journey Class will explore the Lenten themes of mortality, sin, repentance, forgiveness, suffering, and especially, transformation, through the “lenses” of the life and writing of the great spiritual writer, contemplative, and social activist Thomas Merton. Our exploration will also include viewing a documentary of Merton's life, reading selections from his writings, especially *New Seeds of Contemplation*, as well as discussing Lenten scriptural passages and liturgies found in *The Book of Common Prayer*. Classes will take place on Wednesdays from 10:45 am to noon. Dates are: February 10 and 17; March 2, 9, and 16. And “for no extra charge,” a Contemplative Eucharist will be held in the church prior to each class (10 am).



Thomas Merton

The Lenten journey is a process of renewal, reconciliation, spiritual growth, and transformation. As such it presumes movement and growth from one state of being to another. Merton describes the direction of growth from a “false self” living in the superficiality and surface of life to a “true self,” one fully alive in and with the Love of Christ, and

living life in the “soulful” depths of love, meaning, faith and hope. I hope that you will join us for our observance of a holy Lent!

Children, Youth, and Families



Kerén Castro
Director of
Children, Youth,
and Families

I am so excited to announce that this year's First Night was a banner year for us! After expenses, we made \$3,560 from our noisemaker sale! Half of that will go toward a future mission trip. The other half, totaling \$1,780, has been donated to Monomoy Community Services, which allows children in our community to keep warm

this winter with hats, gloves, coats and boots. I am so proud of the youth who helped make it happen. I'm also grateful to the adults who pitched in without whom we would never have been able to pull it off—especially Lisa Franklin, Martha Harrison, Patrice Milley, Rick Vachon, and Melody and Bruce Wood.

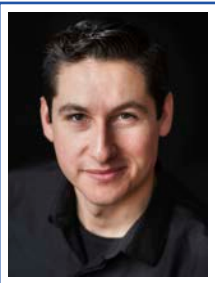
In addition to this, the children and youth have been working diligently on the bookcase they are making for 6-year-old Christian (see my article in the November issue of *Soundings* for more information about this partnership with Habitat for Humanity). The bookcase has been primed and we are now voting on how to paint it. The two options left are: 1) Avenger-themed; or 2) painted as a castle with knights

and dragons. These are both favorites of Christian and we cannot wait for the verdict! In the meantime the kids are almost finished collating the books titles they would like to see added to his bookshelf, and they will be presenting this to everyone in church, giving you the opportunity to buy a book for his bookcase. This is a great way to show the children and youth your support for their project!

Lastly, I am excited to announce that we will be having a Shrove Tuesday pancake dinner on Feb. 9 from 5:30 to 6:30 pm, hosted by Family Faith Formation. All are invited!



Music



Maury A. Castro
Organist &
Choirmaster

Lent begins on Ash Wednesday, which falls on February 10 this year. The Liturgy, Worship, and Music Committee has carefully considered how to craft services during the 40 days preceding Easter (actually 46 days, but since Sundays cannot be days of penitence because they are always feast days in commemoration of

Easter (consider this as an excuse to halt your Lenten deprivations every Sunday), they are not included in the 40 days).

Since in the modern church we generally view Lent more as a time of introspection and contemplation rather than penance and self-denial, the 10 am Choral Eucharist will reflect those qualities

through, for example, a silent opening procession, and an order of confession at the beginning of the service (rather than during the prayers). The services will always end with a well-known, inspiring hymn. Furthermore, music during Lent has been planned to inspire and elevate, including choral anthems by Brahms, Hummel, Rossini, and Stanford.

Also, I wish to remind you that parishioners are always invited to donate \$45 toward the purchase of new choral music, and the church will match that \$45 in order to purchase a new anthem (each anthem in our library costs about \$90). The donor may dedicate the anthem in honor, celebration, or memory of the person(s) or event of their choice, and when that anthem is sung in church, this will be recognized in the bulletin. To participate in this ongoing program, please contact me at mcastro@stchristopherschatham.org, or through the church office at 945-2832, ext. 306.

Exterior Building Repairs

Chatham's Town Meeting in May of 2015 approved the expenditure of Community Preservation Act (CPA) funds to preserve and restore the trim on the historic part of our church. This includes the sanctuary side that faces Main Street and the left and right sides of the original sanctuary. With CPA funds available, we retained the architectural firm CBI from Dorchester, Mass., to inspect the trim and determine the scope and content of the project. After inspecting the building, CBI developed detailed drawings and specifications of the work to be performed.

With the design details completed, we solicited proposals to bring this segment of the church exterior back to its original condition. After reviewing the proposals, Rick Roy Construction of Harwich was recommended to the Finance Committee and Vestry for approval, and the contract awarded on January 19, 2016. We are now in the permitting stage with the exterior work scheduled to begin by mid-March. The project is expected to be completed in a four-month time frame. This means that by mid-March you will start to see significant activity as the project begins.

In addition to the restoration of the historic part of the exterior, we asked the contractors to provide proposals for the replacement, repair and painting of the trim on the balance of the church. This includes much needed work on the bell tower as well as many

windows, corners and peaks around the building. Once again Rick Roy Construction was selected to perform this work which will be funded by Capital Campaign proceeds. To maximize efficiency this work will be performed concurrently with the CPA funded project.

Peter Hughes poses in front of the CBI drawings detailing the work to be completed.



Upon completion, the exterior of our facility will be brought back to like-new condition. We ask for and appreciate your patience and apologize in advance for any inconvenience these construction projects entail. This work is essential to restore and maintain our facility. If you have any questions regarding these projects, please contact me at 508-496-3533 or phughes41@comcast.net.

~ Peter Hughes, Project Manager

Our Next Chapter *Capital Campaign Update*

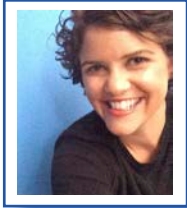
The response to the *Our Next Chapter* capital campaign has been extremely gratifying. To date we have received in excess of \$1,240,000 in Campaign contributions, which is well ahead of schedule—almost 90 percent of our \$1,400,000 goal. In accordance with our Case Statement, a very substantial portion of these funds have already been applied, as follows: a) pay off outside debt—the full \$143,855 debt has been paid off; b) repay our endowment—the full \$795,000 has been repaid; c) renovations of Parish Hall—\$12,729 has been spent to reinforce the ceiling trusses in the Parish Hall, thus improving the safety, comfort and structural integrity of the Hall; d) exterior building repairs—\$7,500 has been spent to repair the front

walk, thus reducing the risk of injury and liability, and \$33,130 has been spent on planning for the renovation of the historical aspect of the church exterior (see above article for more information). The Town of Chatham will reimburse us for a significant portion of the \$33,130 as part of the \$147,000 CPC grant that was awarded to us for the restoration. In addition, all of our direct campaign expenses and the expenses of the Episcopal Church Foundation Consultant have been paid (\$50,000+).

Heartfelt thanks and gratitude to all who have so willingly and graciously worked and contributed to the success of the Campaign. It is deeply appreciated.

~ Joe Gagliano, Capital Campaign Committee Chair

Discernment in Ministry



Natalie Finstad
Minister for
Community Life

I want to start by thanking you all for giving me the opportunity to continue my discernment work at St. Christopher's. As many of you know, St. Christopher's is sponsoring me for ordination. The Episcopal Church believes that a call to Holy Orders—meaning the priesthood, diaconate or episcopate—must be heard by the individual as well as the wider Church. In order to facilitate mutual discernment, individuals are sponsored by a parish that affirms a call and suggests that the Diocese review their application to Holy Orders.

In November of 2014, I was accepted by the Diocese of Massachusetts into the discernment process. However, unlike most candidates, it was unclear to both me and the Diocese if I would be pursuing the role of deacon or priest. Over the course of the year at St. Christopher's it has become increasingly clear to me that I want to pursue the path to be ordained a deacon. The following quote from Connecticut Bishop Ian Douglas is helpful in explaining how I made this decision.

Bishop Douglas says, "Thus, like the bishop, the deacon's calling has a profoundly missiological component. In service to the world and the Church, the deacon attempts to heal the divisions that exist

between people and communities. As communicator and mission interpreter, the deacon empowers Christians in their calling to restore all people to unity with God and each other in Christ while working to effect reconciliation in the wider world." This line so clearly resonates with the work that I feel called to do in the wider Church, and the work that I've seen myself do alongside the people of St. Christopher's in the forming of small groups, the leading of discussions on race, and preaching on wider issues like stewarding the environment or educational needs. This change means that I am not attending seminary in the autumn of 2016 as originally planned. Deacons are formed through a vocational program that takes place on the third weekend of each month for three years. This training takes place in Boston. To learn more about the history, role, formation, and parish assignment process of deacons in the Episcopal Church, I invite you to visit the Diocese of Massachusetts website, specifically www.diomass.org/deacons.

Lastly, I pray that my own discernment work might inspire you to join me in asking, "How might I join in the work of God, in this very place?"

Brother Luke Dietwig of the Society of Saint John the Evangelist in Cambridge says, "We may be called to go somewhere else, but I think we're usually called into more wherever we are." I pray that we all continually seek to more deeply join in God's work, right where we are.

"...the deacon attempts to heal the divisions that exist between people and communities."

~Bishop Ian Douglas

St. Christopher's Cloister Society was established in 2013 to recognize those in our parish family who have included our church in their planned giving and estate plans. To date, 28 families have become participants in the Cloister Society and are thus helping establish an important long-term source of financial support and legacy for St. Christopher's.

We appreciate and are grateful to all the members of our Cloister Society, whose foresight and generosity will support a secure future in perpetuity for following generations at St. Christopher's Church and

the extended community. We hope others will join the Society in the year ahead.

The Personal Planning Committee oversees administration of the Cloister Society. Members of the committee would be pleased to discuss this program or assist members of the parish considering making a bequest at any time. Committee members are: Mary Bast, Errol James, Jill MacDonald, George Olmsted, Philip Reed, John Sargent, Pieter Schiller, John Trimble and Allen Ward.

~ Errol James & Pieter Schiller, co-chairs

The Gallery at St. Christopher's



Sandra Bowden
Curator
The Gallery at
St. Christopher's

The art committee is pleased to present the winter/spring 2016 exhibit, *Alfred Manessier: Composer in Colors—Suite de Pâques and other lithographs*.

Alfred Manessier is a non-figurative French painter and stained glass maker of sacred art from the last half of the twentieth-century and was associated with the Lyrical Abstraction movement after the Second World War. He is also known for his vibrantly colored lithographs, many of which are in this exhibition.

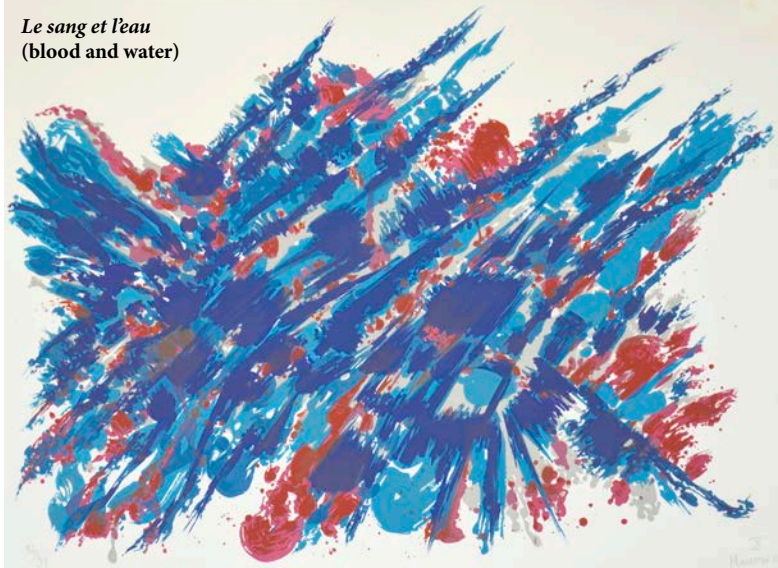
In 1943 Manessier experienced a religious awakening during a three-day visit to a Trappist monastery. Soon after he converted to Catholicism and had a fertile period of abstract painting with luminous colors. These non-figurative works are not simply an exercise in formal elements of color or design, but evoke the central narratives of his Christian faith. The titles of his works allude to the religious meaning made

calvaire and *Le crucifiement* with the symbol of the cross. The last half of the series has lighter, more celebratory tones as we approach *Le tombeau vide*, *Le message de l'ange* and the *L'apparition a Marie de Magdala*.



Laudes (praise)

Le sang et l'eau
(blood and water)



Alfred Manessier: Composer in Colors includes several other lithographs: *Laudes* with its meditative blues and light tones suggests quiet contemplation; *La Nuit* and *A l'obscur* alludes to the depths of the soul and the mysterious realms; *Early Spring* lightens the tone and rings of hope eternal. The original lithographic poster, *Crown of Thorns*, recalls the many times he used this images for his paintings.

If you are unable to view the exhibit in person, you may visit www.stchristopherschatham.org/gallery, where you may view a gallery of nine of the paintings on exhibit.

evident through combinations of symbols, color, and abstract imagery.

Manessier created several lithographic cycles that relate to the biblical narrative of Easter. His 1978 *Suite de Pâques* is a series of fifteen abstract images, many consisting of luminous color radiating from beneath dark latticed patterns. The series begins with *Jardin des Oliviers*, envisions *l'arrestation de Jésus* in the deep colors of night, bursts with intense reds and purples in *Les Tortures*, and then depicts *La montee au*



Sandra Bowden gives a gallery talk on January 10.

Gratitude in Giving – 2016 Stewardship

To date 200 pledge families have responded to the Stewardship Campaign for 2016. Funds committed to date total \$477,896, which is 93.7 percent of our \$510,000 goal. A full 75 percent of the operating budget is supported by stewardship. To fund our 2016 budget it is essential that we achieve our goal. We are very pleased that 67 of our pledge families increased their pledges, and we welcomed 14 new pledge families in 2016. All pledges are important and confidential. If you need any assistance in making your pledge, please contact me at 508-496-3533 or phughes41@comcast.net.

~ Peter Hughes, Stewardship Committee Chair

Vestry Highlights

- Voted to approve Rick Roy Construction, LLC, to complete exterior renovation between March and July of 2016, with Peter Hughes as Project Manager (for more information, see article, p. 3).
- Voted to approve expenditure of funds to repair and replace the vinyl siding, to complete the repair of the balance of church exterior baseline, project management fees, and project contingency funds per the Finance Committee.
- The Treasurer reported that 2015 ended in a \$20,004 deficit, as opposed to the \$10,685 projected surplus. About \$30,000 in unpaid pledges remained outstanding at year's end (more information forthcoming).
- The treasurer reported that the Finance Committee has approved the creation of a Long-range Financial Planning Committee, chaired by Jim Bast, which will examine the long-range financial health of the church, and report to the Finance Committee and the Vestry (more information forthcoming).

Parish Statistics

Marriage

Michela Bologna & Tyler Mizenko
January 10, 2016

Dr. Richard Mead
January 11, 2016

Deaths

Clifton Gustafson
January 3, 2016

Barbara Serverson
January 17, 2016

Church e-mail list: If you are not on the church e-mail list and would like to be, please subscribe yourself on the homepage of the church website, www.stchristopherschatham.org, or e-mail Maury A. Castro at mcastro@stchristopherschatham.org. By adding your address to the list, you will receive the weekly mid-week e-mail and periodic messages from the Rector.

Digital Soundings: All church members who are on the e-mail list receive *Soundings* electronically via the mid-week e-mail, and it is available on the website. If you would like to be taken off the print list, please e-mail Maury at the address above and let him know.



625 Main St.
Chatham, MA 02633
508-945-2832
stchristopherschatham.org

The Rev. Brian W. McGurk
Rector

The Rev. Dr. John Martin
Priest Associate

Natalie Finstad
Minister for Community Life

Maury A. Castro
*Organist & Choirmaster;
Communications Director*

Haskell Thomson
Musician-in-Residence

Kerén Castro
*Director of Children,
Youth, and Families*

Jamie Chalker
Parish Administrator

Barbara Bush
Administrative Assistant

Ali Crockett
Facilities Manager

David Smith
Treasurer

Bridgette Renaud
Assistant Treasurer

Lou Augustin
Sexton

Priscilla Chick, R.N.
Parish Nurse

Sandra Bowden
Curator, The Gallery

Rick Franklin
Manager, Gift Shop

Ted and Martha Miller
Managers, Food Pantry

Dennis Johnson, Lynn Van Dine, and Tim Weller,
Soundings copy editors.

February 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2 9 Morning Prayer 9:30 Staff Meeting 3:45 Choir School	3 9:30 Playgroup 10 Centering Prayer 10:45 Sacred Journey 5:15 Adult Choir	4 10 Women's AA	5	6 7 Hyannis Sound
7 8 Holy Eucharist 9:10 Gospel Glimpse 10 Choral Eucharist & Sunday School 11 Fellowship	8	9 9 Morning Prayer 9:30 Staff Meeting 3:45 Choir School 4 Pastoral Care 5:30 Family Faith Formation/Shrove Tuesday Pancakes	10 Ash Wed. 10 Contemp. Euch./ Imposition of Ashes 10:45 Sacred Journey 4 Finance Cmt. 5 HE & Imposition of Ashes 6 Adult Choir	11 10 Women's AA 2 Shawl Ministry	12 5 Bell Choir	13
14 8 Holy Eucharist 9:10 Gospel Glimpse 10 Choral Eucharist 11 Fellowship	15 Presidents' Day— Church Closed	16 9 Morning Prayer 9:30 Staff Meeting 4 Vestry	17 10 Contemplative Eucharist 10 Parkinson's Support Group 10:45 Sacred Journey 5:15 Adult Choir	18 10 Women's AA 10:30 Liturgy, Worship, and Music	19 3 Spiritual Formation 5 Bell Choir	20
21 8 Holy Eucharist 9:10 Gospel Glimpse 10 Choral Eucharist & Sunday School 11 Fellowship 11:30 Chapel Chat	22	23 9 Morning Prayer 9:30 Staff Meeting 3:45 Choir School	24 9:30 Playgroup 10 Contemp. Prayer 10:30 Holy Eucharist & Healing @ Lib. C. 4:30 Together with Africans 5:15 Adult Choir	25 10 Women's AA	26 5 Bell Choir	27 5 Celtic Evensong & Communion
28 8 Holy Eucharist 9:10 Gospel Glimpse 10 Choral Eucharist & Sunday School 11 Fellowship 11:30 Confirmation Class	<p><i>Rejoice in the Lord always. I will say it again: Rejoice!</i></p> <p><i>~ Philippians 4:4</i></p>					



625 Main Street
Chatham, Massachusetts 02633

February, 2016

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The Steeple is Lighted

It has been several years since the steeple of St. Christopher's, built in 1978, has been lit at night. At one point the exterior lighting went out, was considered too expensive to repair, and the matter forgotten. It is one of three steeples in Chatham center.

Then in 2015 comes Facilities Manager Ali Crockett, who, just before Christmas, decided to look into the matter again. Calling an electrician, they investigated and found that the cost to have the steeple lit again was not as prohibitive as originally thought. In grassroots style, Ali made a few phone calls to individuals who have either expressed interest in the lighting of the steeple, or who have been generous with similar projects at St. Christopher's in the past. Before long, the funds were donated to make this little dream a reality. The work was completed just in time for Christmas Eve services and Chatham's 25th annual First Night, serving as a meaningful beacon for the community.

Sincere gratitude goes to the donors who made this happen: Ali Crockett, Kim and Toni Doggett, Vi Fellman, Bob and Wendy Johnson, Dick and Melissa Kraycir, and Fred and Laura Rhodes.

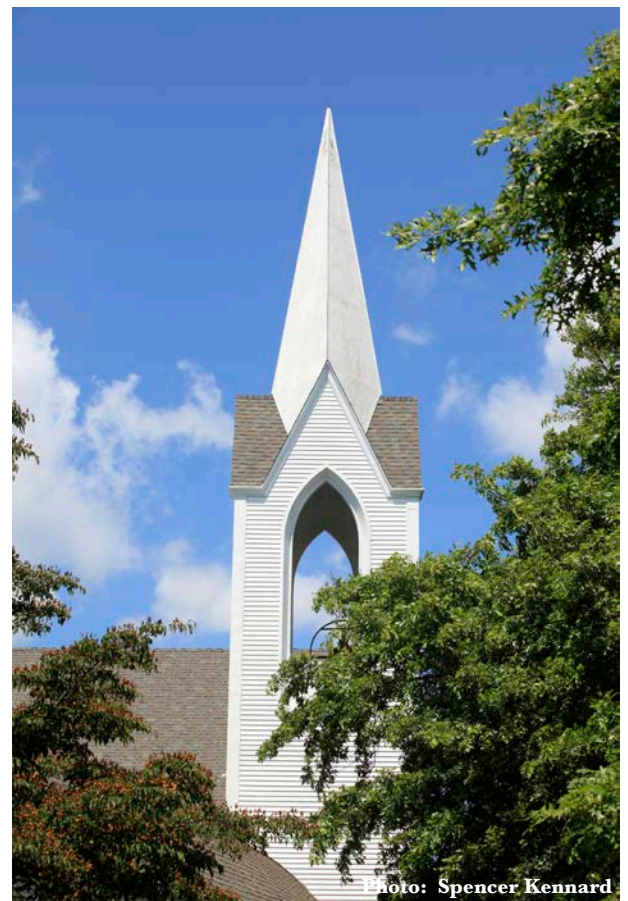


Photo: Spencer Kennard

care if you meet the following conditions:

- You have had a recent prior hospital stay of at least three days.
- You are admitted to a Medicare-certified nursing facility within 30 days of your prior hospital stay.
- You need skilled care, such as skilled nursing services, physical therapy or other types of therapy.

If you meet all these conditions, Medicare will pay for some of your costs for up to 100 days. In addition to skilled nursing facility services, Medicare will pay for home and other care for a limited time and Hospice care if you have a terminal illness and are not expected to live more than 6 months.

- Medicaid – Refer to the Medicaid Eligibility Requirements in Part I, Legal Perspective brochure.

Tax Benefits May Be Available

Premiums for qualified long-term care policies may qualify as a medical expense and be partially tax-deductible up to age-based maximum limits. Your non-reimbursed medical expenses, including those premiums, exceed 10% of your adjusted gross income if you are under age 65, or 7.5% of your adjusted gross income if you are age 65 or older. If you own a Health Savings Account (HSA), you may be able to pay your LTC insurance premiums with pre-tax dollars. In addition, benefits paid for long-term care services are not taxable as income. Because the hybrid insurance with LTC option plans provide for a "refund of premium", a tax deduction is not available.

The Personal Planning Committee (PPC) suggests that you consult with a certified long-term care insurance professional and tax advisor on this very important topic.

St. Christopher's

Personal Planning Committee

Formed to provide education about personal planning and referrals to qualified professionals in fields of legal, financial and health planning, the Committee works to encourage parishioners to develop and keep updated their personal health, financial and asset or estate plans. We encourage discussions within families.



We manage the Cloister Society and celebrate those who have made or planned gifts to St. Christopher's, unless they choose to remain anonymous.

We will be long-term stewards of St. Christopher's, cooperating to build the church's Endowment.

Committee Members

Mary Bast	(508) 255-7357
Errol James	(508) 432-1331
Jill MacDonald	(508) 945-2764
George Olmsted	(508) 945-3686
Philip Reed	(508) 237-5158
John Sargent	(508) 255-1005
Pieter Schiller	(508) 945-1934
John Trimble	(508) 945-9989
Allen Ward	(508) 945-5517

St. Christopher's

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www.stchristopherschatham.org

ST. CHRISTOPHER'S

EPISCOPAL CHURCH

Protect Your Family from Catastrophic Illness & Long-term Care Costs – Part II

Conversations we should have
Questions we should answer



Personal Planning
for Your Future

How to Protect Your Family, Assets and Legacy from the Cost of Catastrophic Illness and Long-term Care – Part II, Insurance Perspective

The Case for Long-Term Care Insurance – Planning During Good Health

Morgan Stanley’s research report, Planning for Long-Term Care (LTC), located on our web site at <http://stchristopherschatham.org/personal-planning>, states that many people underestimate the need for long-term care to protect their families and assets from catastrophic illness costs. As a result, some postpone the decision to purchase coverage until they reach the age where it is more expensive or perhaps even unavailable because they are uninsurable.

What is the chance that you will need long-term care after age 65? The estimated years of LTC after age 65, according to The 2014 Sourcebook for LTC, American Association for LTC Insurance are:

- None – 31% of people
- 1 year or less – 17%
- 1 – 2 years – 12%
- 2 - 5 years – 20%
- > 5 years – 20%

Long-term care costs have soared in recent years and are expected to rise even higher.

According to the Genworth’s 2014 Cost of Care Survey, here is what you can expect to pay for a private room in a nursing home, assuming an approximate 4% annual increase in costs:

	1 Year of Care	3 Years of Care	5 Years of Care	
Cost today	\$87,600	\$273,452	\$474,470	
In 15 years	\$157,763	\$492,472	\$854,493	
In 30 years	\$284,122	\$886,914	\$1,538,894	

What is Long-Term Care?

Long-term care includes services provided to anyone with a chronic disease, disability or sudden illness who requires assistance with at least two Activities of Daily Living (ADLs), for at least 90 days, including: eating, bathing, dressing, toileting, independent mobility and severe cognitive impairments (e.g., Alzheimer’s disease or other forms of dementia).

We are living longer and many people do not want to be a burden to their families. Given the choice, many people want to remain in their own homes while receiving care.

According to the U.S. Department of Health & Human Services, National Clearing House for LTC information, people prefer:

- Home Health Care (51% of people) – professional provider giving care in the home.
- Community Care (18%) – Assisted living/Adult day care.
- Nursing Home (31%) – 24-hour professional assistance.

LTC insurance provides coverage in the three above-mentioned settings.

How Do You Pay for Long-Term Care?

There are many ways to provide or pay for long-term care. Below are some basic options that can help you make the right decision:

- Family members – However, some recent surveys show that just 3 in 10 Americans feel they are prepared to take on the job of caregiver for family or friends.
- Self-funding – People with sizable assets may prefer to “self-insure” by paying all of their LTC costs out-of-pocket or by combining out-of-pocket

payments with other funding strategies. Actual costs could exceed expectations, given the highly inflationary nature of healthcare.

- Traditional long-term care insurance – This option may be a more cost-effective alternative to self-funding. Premiums, however, increase with age and are impacted by pre-diagnosed conditions, amount of coverage and inflation so the sooner you start exploring this option, the better.
- Hybrid universal life insurance with optional LTC benefits - This is an alternative to traditional LTC insurance. A hybrid policy provides LTC insurance, if needed, and life insurance upon death. Additionally, a “return of premium” feature reimburses 100% of premiums if LTC benefits are not used or the owner chooses to discontinue coverage. Policies typically offer an income tax-free death benefit to beneficiaries net of loans, withdrawals and benefits paid. Two types of policies are offered: a reimbursement plan that pays for LTC costs through a certified provider; and an indemnity plan that pays the covered benefit to the owner without requiring submission of receipts and allowing for family care. Benefits in a reimbursement plan are generally higher. Inflation riders are often available. Premiums are usually paid on a one-time basis, although 5-year and 10-year schedules are available.
- Medicare – Medicare does not pay for the largest part of LTC services or personal care. Medicare will help pay for a short stay in a skilled nursing facility, home health care or for hospice