



How Will the Cost of Long Term Care Impact Your Finances, Your Lifestyle, or Your Loved Ones?

The national average annual cost of home health care is well over \$20,000 (that's \$18/hour¹, five hours per day, five days a week for a home health aide) — and it's expected to climb to \$68,000 by 2030.² For care in a nursing home, the national average annual cost is \$52,000¹ (for a semi-private room) and is expected to climb to \$190,600 by 2030.²

Take a look at the chart below for the average annual cost of care in your area — you may discover that it is even more expensive than you thought. Now ask yourself, how will you pay for these costs should you or a loved one need long term care? And if you don't see *your* city listed below, go to our web site, www.LTCFEDS.com, for a larger listing of costs by area.

The Average Annual Costs for Home Care and Nursing Home Care in Your Area May Surprise You

City	State	Average Annual Rate for Home Care	Average Annual Rate for Nursing Home	City	State	Average Annual Rate for Home Care	Average Annual Rate for Nursing Home
Albuquerque	NM	\$21,814	\$46,085	Los Angeles	CA	\$19,175	\$45,340
Arlington	VA	\$22,100	\$67,014	Louisville	KY	\$30,225	\$41,647
Atlanta	GA	\$21,970	\$42,121	Manhattan	NY	\$19,396	\$98,185
Boise	ID	\$21,320	\$49,202	Memphis	TN	\$19,344	\$40,515
Boston	MA	\$24,765	\$75,555	Miami	FL	\$17,095	\$50,078
Chicago	IL	\$24,531	\$45,286	Milwaukee	WI	\$24,635	\$60,094
Cleveland	OH	\$19,799	\$55,206	Omaha	NE	\$24,115	\$48,790
Colorado Springs	CO	\$29,081	\$44,640	Philadelphia	PA	\$25,480	\$65,273
Dallas	TX	\$21,723	\$37,230	Raleigh	NC	\$21,411	\$45,443
Honolulu	HI	\$24,895	\$63,036	St. Paul	MN	\$30,680	\$50,005
Houston	TX	\$25,350	\$33,179	San Diego	CA	\$23,114	\$49,538
Indianapolis	IN	\$26,000	\$41,756	Seattle	WA	\$29,315	\$61,714
Jacksonville	FL	\$20,150	\$44,439	Stamford	CT	\$28,457	\$99,995
Kansas City	MO	\$22,035	\$34,876	Tulsa	OK	\$20,605	\$35,259
Las Vegas	NV	\$25,844	\$47,231	Washington	DC	\$21,190	\$70,518

Source: MetLife Market Survey of Nursing Home and Home Care Costs, April 2002

¹ MetLife Market Survey of Nursing Home and Home Care Costs, April 2002

² "Can Aging Baby Boomers Avoid the Nursing Home?", Stucki, B. and Mulvey, J., American Council of Life Insurers, March 2000, page 15

"Help protect your assets from the potentially high costs of long term care. Find out more about the new Federal Long Term Care Insurance Program today!"

Kay Coles James
Director, U.S. Office of Personnel Management

The Federal Long Term Care Insurance Program



Sponsored by the U.S. Office of Personnel Management and Offered by John Hancock and MetLife

The Federal Long Term Care Insurance Program is administered by Long Term Care Partners, LLC, and offered by: John Hancock Life Insurance Company, Boston, MA 02117 Metropolitan Life Insurance Company, New York, NY 10010

Be smart! Call 1-800-LTC-FEDS (1-800-582-3337) (TDD 1-800-843-3557) or visit www.LTCFEDS.com for a free Program Overview Brochure on the Federal Long Term Care Insurance Program!



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