Major illness/long-term disability checklist.

Have a plan in place to take care of your needs as you get older. Use this checklist to help protect your independence and secure your financial future. Keep in mind that this list is not exhaustive of all you may need to consider.

Pre-onset:

- ☐ Review healthcare coverage and assure continuation of adequate coverage on an affordable basis.
- ☐ Obtain Social Security earnings records to determine eligibility status and amount of Social Security disability benefits.
- ☐ Review potential effect on individual and family income expenses. If sufficient continuing income will not be available, consider purchase of disability income insurance.
- ☐ Evaluate need or long-term care insurance.
- ☐ Execute or review living will, durable power of attorney and appointment of healthcare representative.

Post-onset:

- ☐ Consider whether home needs to be made handicapped accesible.
- ☐ If full-time assistance will be needed, arrange separate living quarters for such personnel, or evaluate assisted-living facilities. If part-time assistance is required, arrange for visiting nurse or other home healthcare.
- ☐ Review effect on life insurance premium obligations. Will a waiver of premium or other policy provision or rider apply?
- ☐ Review household budget to eliminate or reduce unnecessary cash outflows.

Stay engaged with Lehigh Valley Health Network through your financial professional and take advantage of the tools, articles and resources we've made available to maintain your financial plan while in retirement.

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