

# CareOptionsOnline

*A "hands on" and personal approach to the complex subject of long-term care.*

GOLDENCARE USA, America's Home for Long-Term Care Insurance and your best source for senior-related products, is pleased to make CareOptionsOnline available to you. It is our way of thanking you for choosing GOLDENCARE USA to help you obtain insurance coverage. We hope you look to GOLDENCARE USA whenever you want to update or add to your existing insurance coverages, as you look to CareOptionsOnline when there are important health decisions to be made.

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## **IT'S EASY TO PREPARE YOUR OWN ADVANCE DIRECTIVE**

Complete your wishes online without the assistance of an attorney - a potential savings of hundreds of dollars.

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## **YOU'LL HAVE ALL THE TOOLS NEEDED TO PREPARE A COMPREHENSIVE CARE PLAN**

CareOptionsOnline draws together all personal and resource information easily and effectively.

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## **BENEFICIAL TO YOU AND YOUR FAMILY**

You'll enjoy convenient access to information with user-friendly on-line research.

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## **A TRUE TIME-SAVER!**

Everything is in one place and available 24 hours a day.

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## **FROM EARLY DETECTION AND PLANNING THROUGH FUNDING FOR CARE**

Provides a simplified way and effective tools to address long-term care issues.



**GOLDENCARE**

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*America's Home for Long-Term Care Insurance*

Representing top-rated insurance companies and online services throughout the USA.

## Look to CareOptionsOnline to Help You Prepare Important Documents

*Preparing documents is important for your future.*

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### Advance Directive

“Having your medical and health care wishes established in a legal document can be comforting to you and those who care about you.”

An Advance Directive is a legal document that is sometimes known as a Living Will or Power of Attorney for Health Care.

By preparing such an Advance Directive, your wishes will be known - whether you have a terminal medical condition or are temporarily unable to communicate your wishes.

**CareOptionsOnline** contains an easy-to-use Advance Directive, a personalized form that is filled in online. Simply print it out and keep it with your important documents. You'll enjoy peace of mind knowing that you've provided an effective way to let health professionals know how you wish to be treated. By legally providing your personalized expression of your final health care desires, your physicians will be able to act accordingly and your loved ones will be comforted in a situation that will already be difficult and emotional.

### Care Plan

“The most important goal of every plan is to preserve the independence and dignity of a person to the greatest extent possible.”

A Care Plan can be written for a short-term (less than six months) or long-term of care.

It may be as simple as providing meals on wheels, occasional help with household chores, or a ride to the grocery store. Or it can be more comprehensive and include a host of services to address medical, functional, psychological, social, financial and spiritual needs.

**CareOptionsOnline** is there to assist you every step of the way. By using its searchable, nationwide database of care providers, facilities, services and agencies, users can identify the services that are needed. Even if you choose to work with a professional care planner, **CareOptionsOnline** will give you advance insight and help you ask the right questions. It's also an efficient way to help you focus family discussions on real needs and realistic options.

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## Look to CareOptionsOnline to Help You Learn More About Specific Illnesses and Prescription Drugs

*With the Medical Reference System, you can find what you need to know about a myriad of conditions with the help of CareOptionsOnline's "Patient Education Advisors."*

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### Links Include

- [Adult Health Advisor](#)
- [Adult Topics](#)
- [Pediatric Topics](#)
- [Cardiology Advisor](#)
- [Eye Advisor](#)
- [Senior Health Advisor](#)
- [Sports Medicine Advisor](#)
- [Women's Health Advisor](#)

Topics under each link are segmented by letter (A through Z) making it easy for you to find what you are looking for.

With so many medications on the market today, **CareOptionsOnline's** Medication Advisor Alphabetized Index makes it easy for you to locate the drug in question.

You'll learn alternative names for each medication, what it is used for, what your healthcare provider needs to know before the medication is prescribed, how to take it (with or without food, etc.) and what to watch out for.

For your convenience, there's also a "My Medication Chart" you can complete. This is so important, especially when visiting a new doctor or identifying medications covered by your insurance plan.

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## Look to CareOptionsOnline for User-Friendly Patient Assessment Tools

*Planning for care begins with a careful assessment of the patient's needs.*

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### Quick Assessment

A good place to start!

“Yes” or “No” answers to four simple questions help identify general types of care and services.

### Cognitive Assessment

When Alzheimer's symptoms are suspected.

Conveniently, all previous answers are “stored” so that comparisons in behavior and answers can be made.

### Anxiety Disorder Assessment

When fear or anxiety has no apparent cause.

This common disorder can be complicated by depression, alcohol or drug abuse. Fortunately, most people who suffer from anxiety disorders can be treated successfully.

### Functional Assessment

When assistance with everyday activities may be needed.

This assessment tool measures the need for assistance with activities of daily living, such as eating/preparing meals, bathing or showering, dressing, toileting and mobility.

### Depression Assessment

Identifying common signs and symptoms of depression.

Each question assesses feelings or actions experienced during the past week.

### Alcohol Use Assessment

To be sure nothing is overlooked.

Aging and other medical problems often mask the common symptoms of alcohol and substance abuse.

### Home Safety Assessment

To lower the risk of accidents around the home.

Creating a safer, more user-friendly living environment helps prevent falls and other accidents.

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## **Look to CareOptionsOnline for a nationwide database of care providers and service facilities.**

*Provides convenient access to providers offering medical, personal and supportive care.*

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### **Adult Day Care Centers**

Facilities that provide care during the day for adults who cannot be left alone.

### **Chore/Homemaker Services**

Assistance with chores, household services and repairs for the elderly or disabled.

### **Emergency Response System**

Devices that allow the individual to signal for help through an electronic monitoring system.

### **Respite Care**

Short-term care to give primary caregivers time off from caregiving.

### **Medical Equipment**

Providers who rent, lease, or sell medical equipment (wheelchairs, walkers, monitors, oxygen delivery and intravenous therapy systems, etc.)

### **Nutrition Programs**

Home-based meal services and meal planning for patients who need special diets or eating plans.

### **Short Term Care / Rehabilitation**

Care services for patients with chronic or recuperative needs that are less than 12 months in duration.

### **Senior Centers**

Provide social contact, recreational activities, health screening and education programs.

### **Transportation Services**

Transportation for the elderly or disabled.

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## **Look to CareOptionsOnline for specialized housing, medical and support services in a specific area.**

*This is extremely helpful when family decisions regarding care of a loved one must be made. Information on specific facilities including staff vs. patient ratio, caliber of care, safety issues, and cost are readily accessible.*

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### **Nursing Homes**

When round-the-clock care is required.

### **Assisted Living Facilities**

For those who need daily assistance, but do not require continuous nursing care.

### **Continuing Care Residential Facilities**

Residential facilities that offer a wide range of options, independent and assisted living to nursing home care.

### **Hospice Facilities**

Facility or home-based care and support for terminally ill patients and their families.

### **Hospitals and Medical Clinics**

Contains pertinent information about inpatient and outpatient medical care, surgery, therapy and other services. Indicates number of beds, Occupational & Physical Therapists and Medicare/Medicaid eligibility.

### **Physicians**

This helpful listing shows doctors' specialty, education, and AMA membership.

### **Area Agencies on Aging**

State and county programs that help older people plan and care for their life long needs.

### **Quality Improvement Organizations**

Groups of practicing doctors and other health care experts who monitor and improve care given to Medicare patients.

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## Look to CareOptionsOnline to measure the importance of insurance.

*Answers are based on personal assumptions provided by the user. CareOptionsOnline conveniently provides both current and future costs of care.*

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## Calculating the Cost of Facility and/or Home Health Care

Simply enter a preferred geographic area and the amount of time different types of care may be needed. CareOptionsOnline does the rest! Once the total financial outlay is revealed, one can measure its financial impact on private savings and assets - and be in a better position to recognize the importance of long-term care insurance.

## Calculating Loss of Wealth Due to Caregiving

CareOptionsOnline offers two Loss of Wealth Calculators:

- **Reduced Work Schedule** - for part-time caregivers
- **Quit Working** - for those unable to balance both work and caregiving

Simply enter required personal and salary information. CareOptionsOnline does the rest! The calculator helps identify lost wages, lost investment income, and lost Social Security benefits, as well as out-of-pocket costs. The value of lost use of money (opportunity costs) is another consideration.

## Calculating Loss of Wealth Due to Disability

To cover all bases, CareOptionsOnline also includes a Loss of Wealth Calculator due to disability. This can help point out the need for short-term and/or long-term disability insurance to replace income that may be lost.

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# CareOptionsOnline

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*When there are important decisions to be made.*

Now there's an effective way to gain a basic understanding of the questions, issues and challenges so often faced by patients, caregivers, and family members.

**CareOptionsOnline** can be accessed 24 hours a day! Its tools and resources are as close as your computer.

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## CareOptionsOnline

- Is designed to educate, guide and empower you to plan for your own care...or care for a family member. You will find the program invaluable - as you become a better-educated care planner and consumer of care services.
- Offers the largest database of care services and providers in the country. Users get unbiased answers based on information they alone provide.

**When it comes to planning for long-term care,  
it's important to be involved...and see for yourself.**

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**CareOptionsOnline** has been helping patients, caregivers and families find effective long-term care solutions for more than 20 years. The website offers a wealth of experience and information is unmatched in the industry...and now, through GOLDENCARE USA, it is available to you.