

LONG-TERM CARE INSURANCE

Comprehensive Protection

Many Canadians will need help with daily living at some point, whether at home, in a retirement residence or in a care facility. Provincial plans cover only part of that cost, and the rest can quickly drain savings meant for retirement or for your family.

Long-term care insurance from Nova Star Insurance Consultant helps you pay for the care you choose while protecting your assets. We compare coverage from Canadian carriers and help you find a policy that fits your needs and your budget.

What is Long-Term Care Insurance?

Long-term care insurance pays a weekly or monthly benefit if you can no longer perform everyday activities such as bathing, dressing or eating on your own, or if you develop a cognitive impairment. Benefits help cover care at home or in a facility, depending on the policy.

What Kinds of Care Can It Cover?

Depending on the policy, benefits can help pay for:

- Home care: personal support workers and nursing care in your own home
- Retirement residences and assisted living: help with daily activities in a supportive setting
- Long-term care homes: full-time care, including costs your provincial plan doesn't cover

Reimbursement vs. Income Plans: What's the Difference?

- **Reimbursement plans** repay eligible care expenses up to a set limit, with receipts
- **Income (indemnity) plans** pay a fixed benefit once you qualify, which you can use however you choose

The right choice depends on how much flexibility you want and what you can budget. Nova Star advisors will compare both side by side, along with waiting periods and inflation options.

Why Long-Term Care Coverage Matters for Canadians

- The right long-term care policy:

- Protects your savings and the estate you plan to leave
- Gives you more choice in where and how you receive care
- Eases the financial and caregiving load on family
- Costs less the younger and healthier you are when you apply
- Inflation options help benefits keep pace with rising care costs

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

☎ 647-520-6899 ✉ gaby@novastarinsure.com 🌐 www.novastarinsure.com

Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*