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Insurance for Yourself, Your Family, Your Business

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Activities of Daily Living (ADLs)

If you decide to buy a long-term care insurance policy, what determines when you will be able to start using it?

The most common way insurance companies decide when you are eligible for long term care insurance benefits is the inability to do activities of Daily Living or (ADL's). These are everyday functions and activities people usually are able to do without help.

Bathing: This means washing yourself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.

Contenance: This means to maintain control of bowel or bladder functions; or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

Dressing: This means the ability to put on or take off all items of clothing and any unnecessary braces, fasteners or artificial limbs.

Eating: This means the ability to feed oneself by getting food into your body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.

Toileting: This means the ability to go to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

Transferring: This means the ability to move into or out of a bed, chair or wheelchair.

Typically, a policy pays benefits when you can't do a certain number of ADL's, such as 3 of the 6 or 2 of the 6. Many policies now include cognitive impairment or mental incapacity such as dementia or Alzheimer's disease to also determine the eligibility of benefits. The more clearly a policy describes its requirements, the less confusion you or your family will have when you need to file a claim.