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# # #

**Where to Find Money to Pay for Your Parents’ Care**

If a sizable nest egg and long-term-care insurance aren't in the cards, explore these ways to help pay for care.

*By Sandra Block*

Your parents fed you, clothed you and forgave you when you wrecked their car, so lending them a helping hand in their final years seems like the least you can do. But you also have your own retirement security to worry about—and maybe college bills for your kids, too.

If you're paying your parents' bills, don't overlook these sources of money and tax breaks.

**Medicaid.** Of all the things we do for our parents, moving them into a nursing home is probably the most heartbreaking. It's also the most expensive. Medicare provides only limited coverage for skilled nursing or rehabilitation services after a hospital stay. It doesn't cover custodial care, such as help with bathing, dressing and eating, which people with Alzheimer's and other debilitating illnesses need.

Even if your parents had the foresight to buy long-term-care insurance, it won't cover all of the costs. Policies typically have waiting periods of 90 days (sometimes more) and cap daily or monthly benefits. Some policies limit payouts to two or three years.

Medicaid covers custodial care in Medicaid-eligible long-term-care facilities. In some states, it will also cover home health care. The catch is that your parents must be practically impoverished to qualify. State laws differ, but in general, your parent can't have more than $2,000 in countable assets, including investments. A spouse who lives at home can usually keep up to $115,920, along with the home, car and assets in certain kinds of trusts (for more information about eligibility in your state, go to <http://www.medicaid.gov/>). If your parents want to preserve some assets by giving them to you or your siblings, they usually must do so more than five years before applying for Medicaid.

If your parents have a long-term-care insurance policy that qualifies for a state partnership program, they may be able to protect more of their assets. These programs, available in most states, are designed to encourage residents to buy long-term-care insurance. For example, if your mother has a partnership-eligible policy that covers a total of $200,000 in care, she can qualify for Medicaid after exhausting the policy's benefits but still keep $200,000 in assets. For more information, go to <http://www.longtermcare.gov/>.

**Help for veterans.** Is your parent a veteran who served in World War II, the Korean or Vietnam conflicts, or the Persian Gulf War? He or she may be eligible for a little-known U.S. Department of Veterans Affairs program known as the Aid and Attendance benefit. This benefit can provide up to about $2,000 a month toward the cost of home health care, a nursing home or assisted living. Spouses of veterans may also qualify. Veterans do not need to have a service-related injury.

The program is income-based. In general, an applicant must have less than $80,000 in assets, excluding a home and vehicle. Veterans with more assets may qualify if they have high unreimbursed medical costs, says Debbie Burak, founder of <http://www.veteranaid.org/>, a Web site that provides information about the program. Burak created the site after she learned that her parents would have been eligible for up to $160,000 for their assisted-living costs during the last nine years of their lives. Although the program has been around for more than 60 years, few people know about it, including most Veterans Affairs employees, Burak says.

If you believe your parents are eligible, be persistent. Only three VA processing centers handle A&A applications, Burak says, so it's important to mail your application to the right place (you can find those locations, and lots of other information, on Burak's Web site). Make sure you provide all of the required documents and obtain a return receipt for all correspondence, Burak says. The claims process can take several months, but if you're approved, benefits are retroactive to the day you filed.

**Cash from life insurance.** A whole-life insurance policy could provide funds for your parents' long-term care, especially if it has a sizable cash-value account. Your parents can always withdraw the basis—the amount in the cash-value account they paid in premiums—tax-free. Withdrawals that exceed that amount will be taxed at your parents' ordinary income tax rate, and their death benefit will be reduced by the amount they withdraw. Your parents could also borrow against the cash value. But if they don't pay back the loan, the interest plus the loan balance could exceed the cash value, and the policy could lapse.

Another option is to sell the policy to a life settlement company. These companies buy life insurance policies for cash, continue to pay the premiums and collect the death benefit when the insured individual dies. The settlement amount typically ranges from 12% to 25% of the death benefit, depending on the size of the premiums and the policyholder's life expectancy. A financial adviser with experience in insurance products can refer you to a life settlement broker. Contact your state insurance department to find out whether the broker is licensed, which is a requirement in most states, as well as whether the broker has a record of complaints.

**Tax breaks.** Depending on the amount of support you provide, you may be able to claim your parents as dependents on your tax return. Claiming Mom and Dad as dependents on a 2014 tax return will cut your taxable income by $7,900, saving you almost $2,000 if you're in the 25% tax bracket.

To qualify as a dependent, each parent's gross income must not exceed the personal exemption amount, which is $3,900 for 2013 ($3,950 for 2014). Social Security usually isn't included in gross income. However, even a modest pension or investment income could make your parents ineligible.

In addition, you must provide more than one-half of your parents' support during the year you claim them as dependents. Eligible expenses include food, clothing, lodging and medical costs. If your parents live with you, you can include the fair-market rental value of their lodging.

If your parents are eligible dependents, you may also be able to deduct their medical expenses on your tax return. To qualify for the medical-expense deduction, you must itemize, and your family's total medical expenses must exceed 10% of your adjusted gross income. Only expenses that exceed 10% of your AGI are deductible, unless you or your spouse is 65 or older. In that case, the cutoff is 7.5%. (Starting in 2017, the threshold will be 10% for all taxpayers.)

That's a high hurdle, but seniors' medical expenses, especially nursing-home bills, can add up quickly. Other deductible expenses include medical and prescription-drug costs not reimbursed by Medicare. Long-term-care insurance premiums are also deductible, up to set annual limits. For 2013, the deductible amount is $3,640 for policyholders between age 60 and 70, and $4,550 for those over 70.

Even if the income test prevents you from claiming your parents as dependents, you may qualify to deduct money you spend for their medical care—as long as you provide at least half of their support. Again, the deduction is limited to medical expenses that exceed 10% of your AGI (7.5% if you or your spouse is 65 or older). But if you're paying a parent's nursing-home bills, that threshold may be within reach.

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**Supplemental Links to Kiplinger Personal Finance Articles of 3/14/14**

As a sidebar/supplement to the Kiplinger article “How Homeowners Insurance Claims Will Boost Your Rates,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA Auto & Home Insurance Program**: <http://www.neamb.com/insurance/nea-auto-home-insurance.htm>
* **Do You Have the Right Homeowners Insurance Coverage?:** <http://www.neamb.com/insurance/homeowner-insurance.htm>
* **12 Ways to Save on Your Homeowner’s Insurance:** <http://www.neamb.com/insurance/save-on-homeowners-insurance.htm>

As a sidebar/supplement to the Kiplinger article “7 Financial Tasks You Should Tackle Right Now,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA Income Protection® Plan:** <http://www.neamb.com/insurance/nea-disability-income-insurance.htm>
* **3 Financial Documents You Must Review Now:** <http://www.neamb.com/finance/3-financial-documents-you-must-review-now.htm>
* **NEA® Complimentary Life Insurance:** <http://www.neamb.com/insurance/nea-complimentary-life-insurance.htm>

As a sidebar/supplement to the Kiplinger article “Where to Find Money to Pay for Your Parents’ Care,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA® Medicare Supplement Program:** <http://www.neamb.com/insurance/nea-medicare-supplement-program.htm>
* **You May Need Long-Term Care. Do You Need Long-Term Care Insurance?:** <http://www.neamb.com/insurance/long-term-care-insurance.htm>
* **NEA Long-Term Care Program:** <http://www.neamb.com/insurance/nea-long-term-care-insurance.htm>

**Valuable Links and Information About *Long-Term Care Insurance***

Following are links to valuable information and resources about Long-Term Care (LTC) Insurance:

1. **Article: “Get Long-Term Care Insurance While You’re Healthy”**

“Get Long-Term Care Insurance While You’re Healthy,” advises an expert in the Wall Street Journal Wealth Management blog. Consumers should look into purchasing LTC in their 40’s because the premiums will be lower and their good health my qualify them for the best possible rates.  Click [Wealth Management Blog](http://blogs.wsj.com/experts/2014/02/13/get-long-term-care-insurance-while-youre-heathy/) for the full article.

1. **NEA Member Benefits Website:** Visit [www.neamb.com/ltc](http://www.neamb.com/ltc) for details about the NEA Long-Term Care Insurance Program and useful consumer information and articles about LTC.
2. **John Hancock** **Long-Term Care Quiz:** Test your knowledge about LTC at [LTC quiz](https://www.johnhancockinsurance.com/long-term-care/insurance-quiz.aspx?id=1548) . NEA Long-Term Care Insurance Specialists are ready to answer all your questions—just call 1-855-632-4582.
3. **LIFE Foundation Brochure on Long-Term Care Insurance**



For an excellent overview, “What you need to know about long-term care insurance” click here, [LTC brochure](https://www.ltcipartners.com/downloadfiles/What_you_need_to_know_about_LTC_insurance.pdf)  to read or download a brochure published by the Life Insurance Foundation for Education. Then feel free to call the NEA Long-Term Care Insurance Program at 855-NEA-LTC (855-632-4582). Our specialists will answer your questions and help you create a plan to meet your needs and budget.

1. **Facebook or Twitter** post (Use this caption with the image below):  **If you’ve been considering long-term care insurance, NEA offers a program for members at a discounted price.  For more information, call 855-NEA-4LTC or email us at** [**nea@ltcipartners.com**](mailto:nea@ltcipartners.com)**.**

**7 Financial Tasks You Should Tackle Right Now**

You could be putting your finances at risk if you don’t put these things on your to-do list – and actually do them.

*By Cameron Huddleston*

We’re all busy … with work, family obligations, social commitments and more. That’s why it can be hard to find time to do everything that needs to get done, especially those things that we assume don’t need immediate attention.

But there are several tasks you should stop putting on the back burner because they could be affecting your financial well-being. More importantly, there are things you should tackle right away because, if something were to happen to you, the financial well-being of your loved ones could be affected.

Here are seven financial tasks you should start right now. Many of these you can easily knock off your to-do list in a day. Others might take a little longer but are worth the effort.

**1. Make a list of your accounts and passwords.** If something were to happen to you, would your spouse, significant other or family members know about all of your various accounts and how to access them? That’s why it’s important to make a list of all those accounts and the passwords to access them online or the phone numbers for the financial institutions where the accounts are held. If you also pay the majority of your family’s bills, you should list each one and when it is due. Keep this list in a secure place and let your significant other know where it is, as well as a trusted friend or family member in case something happens to both of you, says Jeb Zoller, a certified financial planner and partner with DaVinci Financial Designs in Columbia, S.C. You should also draft a durable power of attorney, a legal document that designates someone (or several people) to manage all of your finances if you become incapacitated.

**2. Set up alerts for debit and credit cards.** The recent security breach at Target, in which the personal information of tens of millions of the retailers' customers was stolen, makes it painfully clear that anyone can become a victim of fraud at any time. So it’s important to keep constant tabs on your bank or credit accounts to spot fraudulent activity and stop it quickly. Most debit- and credit-card issuers will let you sign up to receive alerts by e-mail or text message when transactions are made in your account. By setting up these alerts, you can quickly spot unauthorized transactions, says Gerri Detweiler, director of consumer education at Credit.com. Plus, you can be alerted when your account balance falls below a certain level or when a payment is due, which will help you avoid overdrawing your account or getting hit with a late fee on a bill.

**3. Check your credit report and score.** A study by the Federal Trade Commission found that one in four consumers had errors on their credit reports that might affect their credit scores and, in turn, lead them to pay more for loans. The credit bureaus have no obligation to correct errors until consumers point them out and dispute them. So if you’re not checking you’re report regularly, you won’t catch mistakes that could be lowering your credit score and affecting your ability to get a loan or a good rate on a credit card, Detweiler says. Checking your report can also help you find out if you’ve become a victim of an identity thief who has opened accounts in your name. You can get free copy of your credit report from the three credit bureaus-- Equifax, Experian and TransUnion -- by visiting [Annualcreditreport.com](http://www.annualcreditreport.com/). You can get your FICO credit score, which most lenders use, for $19.95 at [myFICO.com](http://www.myfico.com/Products/Products.aspx), or you can get free Experian and Vantage credit scores when you set up a free account at [Credit.com](http://www.credit.com/).

**4. Create a home inventory.** When disasters strike, it pays to be prepared. Zoller says that a client lost all of his belongings when the moving truck transporting them from Virginia to Texas caught fire. Fortunately, the client had an inventory of his possessions and was able to tell his insurer everything he had lost and its value so that he could be fully reimbursed. Without a home inventory, filing a claim can be difficult, and you might not get enough money from your insurance company's settlement to replace your belongings. Several insurance companies have apps that help you maintain your inventory and file claims online. Or you can use the Insurance Information Institute’s free [Know Your Stuff](https://www.knowyourstuff.org/iii/login.html) home inventory software.

**5. Write a will.** Zoller says that the majority of his clients come to him either without a will or with one that hasn’t been updated in years. This is one document you shouldn’t put off drafting, especially if you have children. If you die without a will, your state's laws dictate where your assets go and a judge will likely decide who will care for your children. If your finances and circumstances are uncomplicated, you can create a will with forms you find online. [Nolo](http://www.nolo.com/) and [LegalZoom](http://www.legalzoom.com) sell forms for as little as $34.99. Alternatively, consult a lawyer.

**6. Review the beneficiaries on your accounts.** If you opened a financial account years ago and have since married or had children, you should update the beneficiaries on those accounts. Otherwise, the parent or sibling you listed years ago as a beneficiary could end up with your money, leaving your spouse and kids with nothing. Don’t assume this is unnecessary if you have a will, Zoller says, because the money in certain accounts will go to the people you’ve designated as beneficiaries regardless of what your will states.

**7. Get disability insurance.** Hopefully you already have life insurance to help support your family after you die. However, there’s a greater chance that you’ll have a disabling event than die before age 65, Zoller says. So how would you or your family get by if an accident left you unable to work for several months? You can apply for Social Security disability benefits, but Zoller says the process can be long, difficult and uncertain. You’ll be better off with a disability insurance policy. Even if you have disability coverage through work, you might need more because your work policy likely won’t replace all of your income and might only cover you for a short period of time. Plus, if you buy your own policy, you won’t lose it if you switch jobs, Zoller says.

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**How Homeowners Insurance Claims Will Boost Your Rates**

Just one claim can have a big impact.

*By Kimberly Lankford*

*In a recent column about high deductibles on homeowners insurance, you wrote that making homeowners claims can boost rates. How big a difference can it make?*

In most states, making just one claim on homeowners insurance can have a surprisingly big impact. A study by [InsuranceQuotes.com](http://insurancequotes.com/) found that making one claim over a 12-month period led to a 9% premium increase, on average. The results vary by state, ranging from more than 20%, on average, in Minnesota and Connecticut to no increase at all in Texas, where insurers are not allowed to increase premiums in response to the first claim.

The practice of rate-hiking is one reason that it’s smart to raise your deductible. Boosting it from $500 to $1,000 can lower your premium by up to 20% and make you less likely to file small claims that could result in a rate hike. For each state’s average increases, see the [“home” section of InsuranceQuotes.com](http://www.insurancequotes.com/home).

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**April 2014**

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NEA Click & Save* “Buy-lights” for April 2014**

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# # #



**21st Century Educators Redefine Digital Photography as a   
Dynamic Learning Tool in the Classroom**

Digital cameras and cell phones with picture and video capabilities are everywhere! 21st Century learners use these devices to visually communicate how they experience the world. Through a partnership with Teacher CEU Toolbox, the NEA Academy provides educators with the “[Using Digital Photography In Every Classroom](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8971-type=wbt-fragment=0-thirdParty=1?utm_source=A140315&utm_medium=DIGITAL&utm_campaign=MCU1403a&utm_content=Teacher_CEU_Toolbox_UDPIEC)” course to put this growing trend into focus.

* Explore the fundamentals of digital photography including perspectives, close-ups, and flash/lighting.
* Learn about free and interactive photography programs and Internet resources.
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* Enjoy the self-paced learning format of this 30-hour course available 24/7 online.

**NEA Members Only – Receive a 10% discount per course!**

If you are looking for innovative 21st Century ideas and interested in learning about taking pictures and utilizing photography to enhance student learning, the “[Using Digital Photography In Every Classroom](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8971-type=wbt-fragment=0-thirdParty=1?utm_source=A140315&utm_medium=DIGITAL&utm_campaign=MCU1403a&utm_content=Teacher_CEU_Toolbox_UDPIEC)” course is a great opportunity to learn and earn credits, too.

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Teacher CEU Toolbox course creators are teachers who possess a Master’s or Doctoral degree and are Nationally Board Certified and/or have been recognized for their exemplary teaching practices.

For more information on courses from Teacher CEU Toolbox, please visit:

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* [Grilled Cheese in the Classroom (English)](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=6490-type=wbt-fragment=0-thirdParty=1?utm_source=A140315&utm_medium=DIGITAL&utm_campaign=MCU1403b&utm_content=ISU_Workforce_Training_GrilledCheese)

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It’s easy to find a course that is right for you with areas of study including:

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* Using Microsoft & Other Computer Programs
* Education Trends & Techniques
* Online Resources for Grades K-12
* Internet Research & Social Media
* Google Education Opportunities

For more information on the Idaho State University – Workforce Training courses offered through the NEA Academy, please visit: [www.neaacademy.org/isuworkforcetraining](http://lms.neaacademy.org/topclass/topclass.do?expand-esdVendorCourses-v=394?utm_source=A140315&utm_medium=DIGITAL&utm_campaign=MCU1403b&utm_content=ISU_Workforce_Training_NEAACADEMY)

\*Any 16 clock hours of ISU approved/provided technology integration training can be accumulated to earn one (1) graduate/PD credit and is included in the course cost. Participants can earn up to three (3) PD credits each semester. Please check with your district/state if professional development graduate credit issued from Idaho State University, College of Education is accepted for recertification or salary movement.

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* **Harry Potter in Translation to Teach International Languages**

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* **Microsoft PowerPoint -Beginning**

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* **Microsoft Word -Intermediate**

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* **Google Earth in the Classroom**

[http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=6462-type=wbt-fragment=0-thirdParty=1](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=6462-type=wbt-fragment=0-thirdParty=1?utm_source=A140315&utm_medium=DIGITAL&utm_campaign=MCU1403b&utm_content=ISU_Workforce_Training_GoogleEarth)

* **Grilled Cheese in the Classroom (English)**

[http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=6490-type=wbt-fragment=0-thirdParty=1](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=6490-type=wbt-fragment=0-thirdParty=1?utm_source=A140315&utm_medium=DIGITAL&utm_campaign=MCU1403b&utm_content=ISU_Workforce_Training_GrilledCheese)

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***Spring into Spring with Healthy Habits***

With spring approaching, students and their families are excited to enjoy warmer temperatures and to catch a bout of “spring fever” instead of a cold or the flu. However, it’s important to remember that germs can sometimes still cause illness beyond the winter months. In an effort to help children and their parents stay healthy so they can enjoy spring to the fullest, the National Education Association (NEA) recommends educating students and their loved ones on the following:

1. **Germs are lurking everywhere!** Routinely [disinfect commonly touched surfaces](http://www.hygienecouncil.org/Portals/1/pdf/Hygiene_Standards_Booklet.pdf) at home and at school to help prevent virus and bacteria transmission. The flu virus can live on surfaces for up to 48 hours,[[1]](#footnote-1) so regular disinfection – not just cleaning – will kill illness-causing germs and help to prevent sickness.
2. **Sharing isn’t always caring… sharing germs, that is**. Help your students continue practicing healthy habits of [proper cough and sneeze etiquette](http://www.lysol.com/mission-for-health/healthy-families/germs-and-viruses/germs-101/tips-for-reducing-infection). Students should cover their mouth and nose with a tissue when they cough or sneeze. If they don't have a tissue, cough or sneeze into upper sleeves or elbows, not hands.
3. **Getting your hands dirty.** Students play outdoors more in warmer weather, which can mean dirtier – and germier – hands. Encourage students to frequently [wash their hands](http://www.lysol.com/mission-for-health/healthy-families/germs-and-viruses/germs-101/prevention-tips) with soap and water, especially after using the bathroom or being outside, or to use hand sanitizer if they do not have access to a sink. Bear in mind that hand sanitizer will not be able to kill germs if hands are visibly dirty.[[2]](#footnote-2)
4. **Healthy Habits can start in the classroom.** Having the right supplies and tools in your classroom makes all the difference when it comes to setting students up for success in school. Keep your classroom [stocked with supplies](http://www.lysol.com/docs/mission-for-health/healthy-classrooms/school-supply-list.pdf) that will help to support a healthy setting, like LYSOL® Disinfecting Wipes, LYSOL® Disinfectant Spray, tissues and hand sanitizer.

1. [Flu.gov](http://www.flu.gov/planning-preparedness/hospital/influenzaguidance.html) “Interim Guidance on Environmental Management of Pandemic Influenza Virus” [↑](#footnote-ref-1)
2. [HygieneCouncil.org](http://www.hygienecouncil.org/Portals/1/pdf/Hygiene_Standards_Booklet.pdf) “Setting the Hygiene Standards for a Healthy Home” p.7 [↑](#footnote-ref-2)