



**S.O.S.**

**SENIOR OUTREACH SERVICES**

## **PLANNING FOR THE FUTURE**

We never know what the future holds. The more we plan ahead, the better prepared we can be. This is especially true with matters of health and aging. Talking about aging and planning for its accompanying challenges may not be easy, but it may help parents and children avoid crises later on.

### **Communication**

It is vital that parents and children address sensitive topics prior to unforeseen events. These conversations are best held in relaxed and comfortable settings where issues of aging can be addressed as naturally as possible – maybe in the context of another related topic. For example, try to remember that while it is important to know that a will exists, it is not appropriate to discuss what is contained in the will unless it is the parent's wish to do so. Items that should be discussed include:

- Parents wishes with respect to remaining in their own home vs. moving to an alternative residential setting.
- Have funeral/burial arrangements been made?
- Is there a will and/or trust and if so who has copies?
- Is there Long Term Care insurance and where is the policy located?
- Are there advance directives and durable powers of attorney and who has copies?

### **Advance Directives and Legal Planning**

There are many legal tools that can help adult children and other relatives help provide better care for their older loved ones. They can also help clarify expectations and make the decision process easier for younger family members. This is especially true following an early diagnosis of Alzheimer's disease or other types of dementia which may eventually result in mental incapacity. It is usually helpful to engage the assistance of a reputable attorney for these documents. Such tools include:

- Advance Health Care Directives (Living Will)
- Durable Powers of Attorney (Health and Financial)
- A Living Trust
- Will
- A good Long term Care Insurance policy is also of great benefit to both the older adult and the younger caregiver, as it greatly expands the options available for care.

Your S.O.S. Care Manager can help you determine if you have all necessary documents, can assist with Long Term Care insurance claims, and can connect you with reputable legal and insurance professionals to help meet your needs. For more detailed information regarding various legal tools, please visit [www.losangelescrc.org](http://www.losangelescrc.org) or [www.caring.com](http://www.caring.com).

This information is brought to you by Jewish Family Service of Los Angeles, the community's leading agency in providing care for the elderly. To learn more call: **(323) 932-0316** or visit [www.jfsla.org/sos](http://www.jfsla.org/sos).