



MAJOR ILLNESS/LONG-TERM DISABILITY CHECKLIST

PRE-ONSET:

- Review health care coverage and assure continuation of adequate coverage on an affordable basis.
- Obtain Social Security earnings records to determine eligibility status and amount of Social Security disability benefits.
- Review potential effect on individual and family income and expenses. If sufficient continuing income will not be available, consider purchase of disability income insurance.
- Evaluate need for long-term care insurance.
- Execute or review living will, durable power of attorney and appointment of health care representative.

POST-ONSET:

- Consider whether home needs to be made handicapped accessible.
- If full-time assistance will be needed, arrange separate living quarters for such personnel, or evaluate assisted-living facilities. If part-time assistance is required, arrange for visiting nurse or other home health care.
- Review effect on life insurance premium obligations. Will a waiver of premium or other policy provision or rider apply?
- Review household budget to eliminate or reduce unnecessary cash outflows.

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