



## Long-term care insurance

Coverage for long-term specialized care.

An advisor can help you see if it's right for you.

### Find an advisor

Last updated: July 10, 2024 | Reviewed by [Liane Goulet](#)

As life goes on, daily tasks like bathing, getting dressed, or making meals can get harder. It's normal for our physical or mental health needs to change as we age. Long-term care insurance (LTCI) can help you prepare for future care costs.

## What is long-term care insurance?

LTCI helps Canadians pay for the increased health care and personal assistance care we typically need later in life. It's a type of [health insurance](#) meant to cover care over a long time when you can no longer take care of yourself.

It can help pay for the care you need such as:

- Nursing care, rehabilitation and therapy
- Personal care like help dressing, eating, or bathing
- Homemaking like meal preparation, cleaning, or laundry
- Having someone watch over and help you when you need it

## Benefits of LTCI

### Flexibility

Can be used for care at home, a retirement residence, or a long-term care facility.

## Wealth & legacy protection

Added security to prevent erosion from cost of care.

## Simplicity

Income-style benefit so you don't need to submit receipts for reimbursement.

# What is long-term care insurance?

∨ Video transcript

## Long-term care insurance to meet your needs:

### Sun Retirement Health Assist

What it covers:

Health care and personal care if you lose the ability to care for yourself after age 65.

When you become a dependent and can't care for yourself. You're considered dependent when you need:

When benefits are paid:

- Constant supervision by another person because of deteriorated mental ability
- Substantial physical assistance with at least two activities of daily living. ⓘ
- Stand-by assistance to perform bathing and transferring

How benefits are paid: Monthly income-style benefit that pays between \$125 and \$2,300 a week.

General benefits:

- Aged 45-71
- If you're planning for retirement or are already retired and thinking about the increased cost of care.
- If you want to relieve the emotional, physical, and financial stress on your children and caregivers.
- If you want to choose the type of care and where you get it:
  - Your personal residence
  - Your child's residence
  - A retirement home
  - A long-term care facility

More details

[Learn more about Sun Retirement Health Assist](#) 



## Get advice on planning for retirement costs

Have more questions? An advisor can work with you to help create a custom retirement plan that fits your budget and needs.

Enter your postal code to find an advisor near you.

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## Frequently Asked Questions

### What does long-term care in Canada cost on average?

Here are some average costs to help you consider your future health needs and the type of care you want:

**\$1,000 - \$6,000 / month \*** - For 24/7 care in an assisted living facility

**\$10 - \$200 / hour \*** - Hourly rate for homemaking, personal care, and nursing care services

\* Cost estimates based on a Sykes Assistance Services Corporation report from November 2022 on long-term care pricing across different provinces in Canada.

### Will long-term care insurance pay for assisted living in Canada?

Yes. LTCI provides an income-style benefit that can be used however you want – including paying for assisted living in Canada.

## What's the difference between long-term care vs disability insurance?

LTCI provides a benefit when you are dependent on someone else for your personal care and protection because you are no longer able to perform some of the activities of daily living or you have a significant deterioration in cognitive abilities.

**Disability insurance**, may replace some of your income if you can't work.

An advisor can answer more questions and help you choose the right coverage for you.

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## What's the difference between long-term care vs critical illness insurance?

LTCI pays benefits based on your inability to do activities of daily living or if you have deteriorated mental abilities. It's not tied to a specific illness.

**Critical illness insurance** pays a lump-sum if you have a covered critical illness as defined in the policy.

Not sure if you want both types of insurance or have more questions?

[An advisor can help](#) 

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## Are long-term care insurance premiums tax deductible in Canada?

Your long-term care insurance policies are not tax deductible in Canada. However, there may be some tax benefits available if you own a legacy long-term care insurance policy with a reimbursement-style benefit.

**Consult a tax advisor for more information.**

[Find out which insurance premiums are tax deductible](#) 

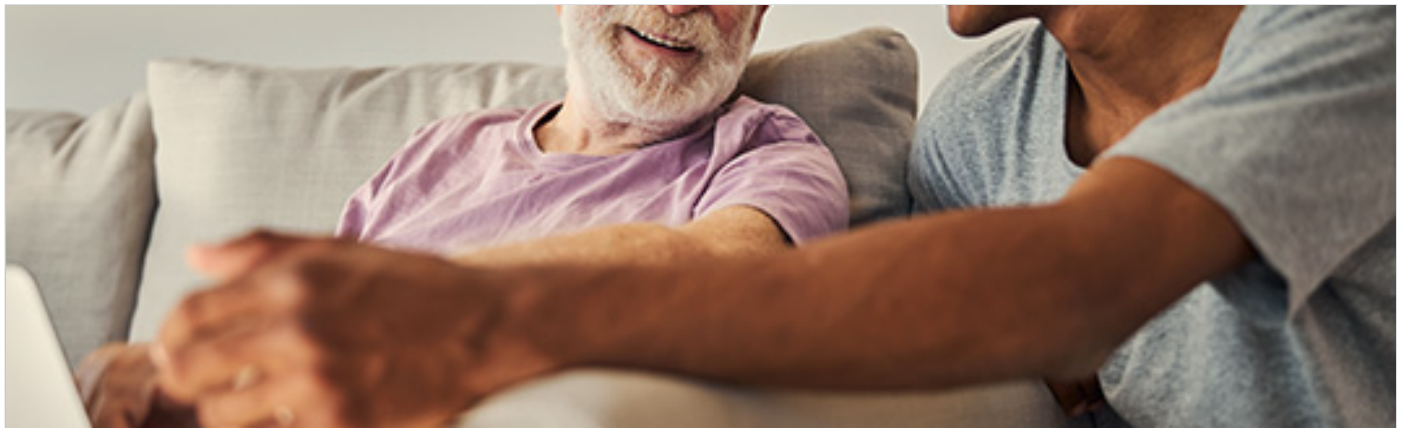
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## More resources



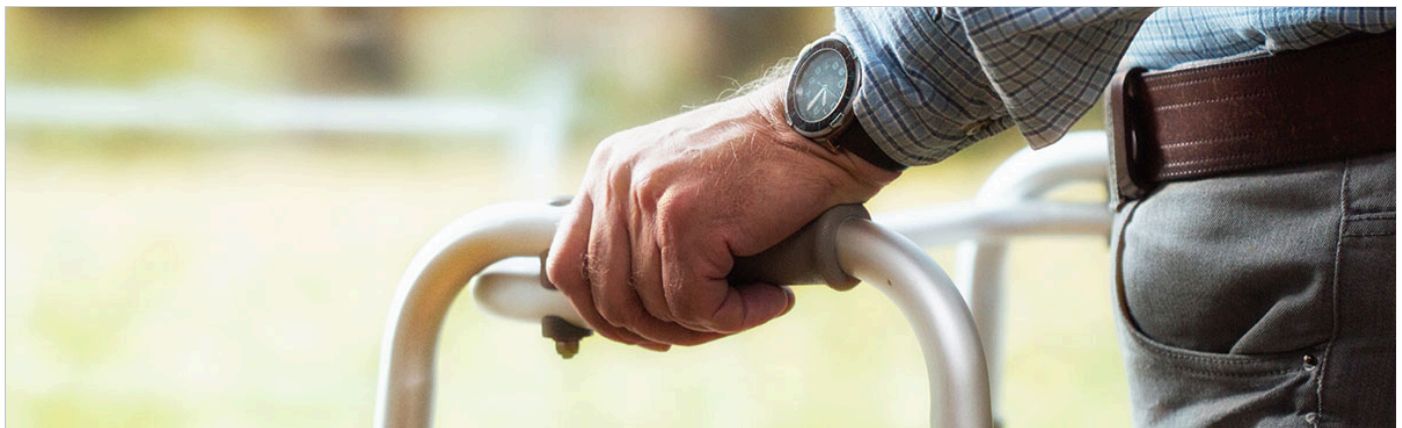
### Things to know about long-term care insurance

Chances are you've never considered the potential costs of long-term care. But as you get older, the odds of your needing that care will increase.



### Important tax credits that help caregivers

Have you been looking after an elderly or disabled family member during the pandemic? Here are some valuable tax credits that can put money back in your pocket.



### 5 stages of care

The level of healthcare and personal assistance you need – and the cost to meet these needs – typically increase over time and go through 5 stages.

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We acknowledge that Sun Life operates in many Territories and Treaties across Canada. Our Canadian headquarters in Waterloo are on the traditional territory of the Anishnaabeg, Haudenosaunee Confederacy and the Mississaugas of the Credit First Nations.

Today, Canada is still the home to many Indigenous, First Nations, Inuit, and Metis peoples from all across Turtle Island. We are grateful to have the opportunity to work in this territory. We offer this acknowledgment as a stepping stone towards honouring the original occupants, as a testimony to the oppression faced by Indigenous peoples, and our commitment to Indigenous communities and employees of Sun Life.

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