



Caregiver
Conversations
Getting Started

Have you had discussions with your family regarding your health care planning for the future?

If not, what is preventing you from having these discussions?



We all would like to believe that if we suffered a medical event or passed away tomorrow, our loved ones would be capable of carrying out our medical and financial responsibilities.

The first step to insure that your wishes are ultimately carried out is to have “The Talk” with your loved ones. They will never know what your wishes are if you don’t tell them.



How to have “The Talk” with your family members

Don't Wait for an Emergency

- The best time to discuss the subject is when you are not managing a financial or medical crisis.

Use a Conversation Starter

- Use stories from the news or from friends to help you broach these sensitive subjects with your family members.

Don't Expect to Get it Done in one Day

- These conversations may need to occur over multiple sessions.

Focus on What You Want

- Discuss your preferences and ways to honor them.

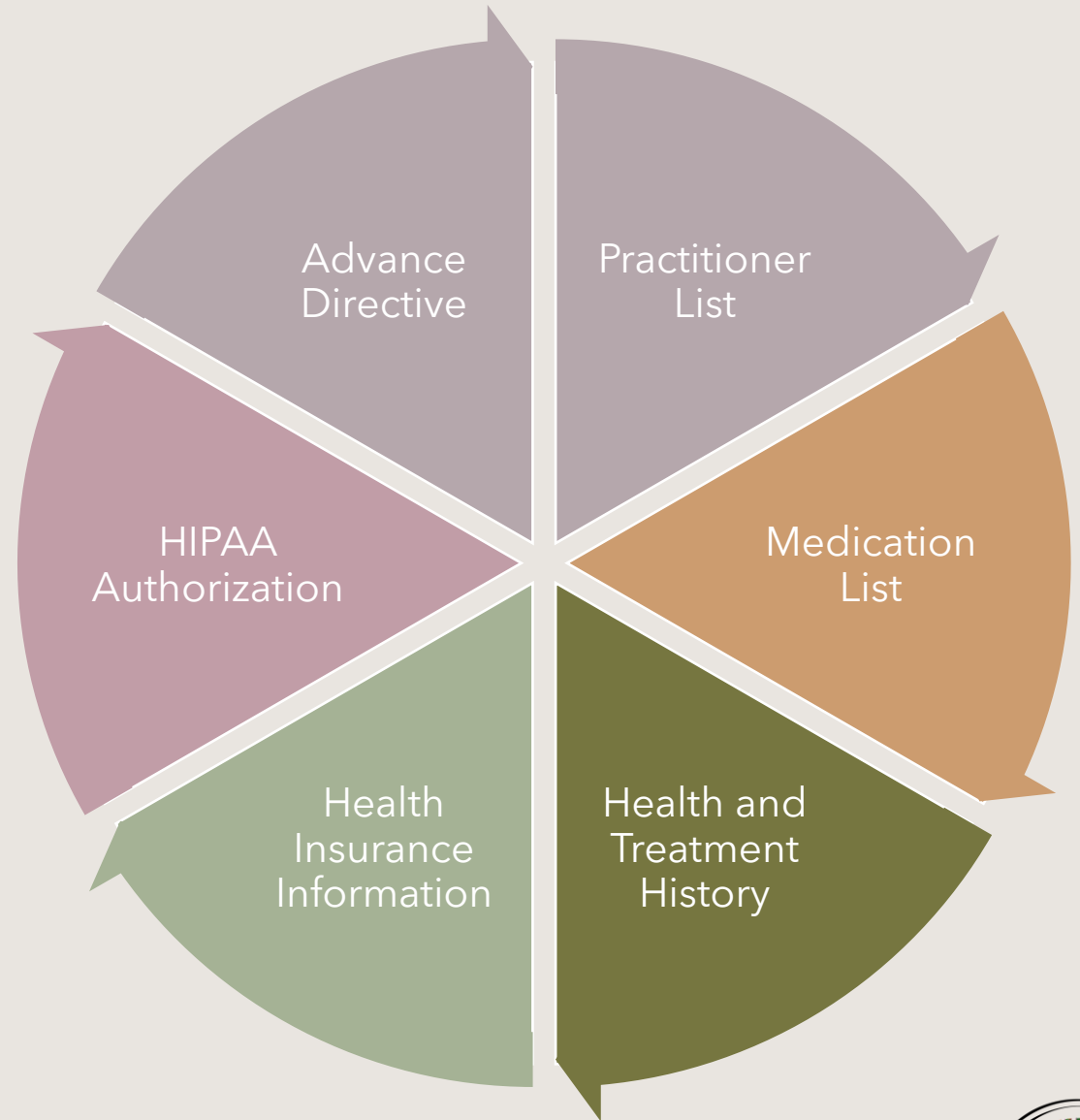
Involve a Third Party if Necessary

- If you are having difficulty initiating the process, you may want to engage a non-family member to assist.



In order to be an effective advocate of your health care/treatment and a good steward of your desires, your loved ones need to have knowledge of and authorization to access your medical health and treatment history.

Here is a list of items you should prepare. Copies should be kept in a place that is readily accessible to those who you designate.



The importance of financial preparedness can not be stressed enough. The best thing you can do for your loved ones is to make sure you have your financial documents and access authorization in place before you need it to access them. If not, your loved ones may find themselves in a situation where they are unable to obtain the access, or it will require additional work and potential out of pocket costs for them.

- Will/Trust/Power of Attorney
- Life Insurance/Annuity
- Burial Arrangements
- Pension/Retirement
- Bank Accounts/Safe Deposit Boxes
- Bills/Accounts (Individual and Joint)
- Properties
- Businesses
- P&C Insurance
- Passwords
- Military Documents
- Personal Professional Representatives



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