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# Tailored support

Navigating care for loved ones isn't easy, but Thrivent's Caregiver Resources provide financial and emotional support.

By Donna Hein / Photography by Laraina Hase

**N**ancy Jaster knew her mom needed a wheelchair. But since she had just recently moved back to Texas from Illinois to help care for her parents, Nancy wasn't sure where to turn for help.

Then she remembered hearing about Caregiver Resources from Homethrive, a benefit that became available to Thrivent clients with membership in 2022. She enrolled through [thrivent.com](https://thrivent.com), connected with a Care Guide and explained what she was looking for.

"They got back to me the next day with a list of places in the area that I could check out for wheelchairs," Nancy says. "They were so helpful and kind."

Homethrive is a one-stop online destination for practical information to help caregivers navigate all aspects of the caregiving journey—at home or in a facility. It offers 24/7 access to an extensive library of educational articles, videos and podcasts. And, as Nancy learned, Homethrive's team of licensed, credentialed professionals is available to give personalized recommendations based on location and caregiving situation.

The need for caregivers is growing, increasing from 43.5 million in 2015

to about 53 million in 2020, or nearly one in five Americans, according to the Caregiving in the U.S. 2020 report.\* Yet, in the Extended Care survey conducted by Thrivent in June 2023 of women ages 40-65, 61% do not feel prepared to provide care of a partner/spouse or elderly family member. And 78% either have some or no knowledge about the costs of receiving professional extended care.\*\*

Thrivent decided to offer this membership benefit after reviewing data and researching what families need as they help care for their loved ones, says Steve Sperka, vice president of Solutions Design, Implementation and Support at Thrivent.

"The products we provide help people navigate the financial challenges when a family member needs care," Sperka says. "But when you start to understand what else the family needs during these times, it's so much more than financial. It's emotional, educational and physical."

Thrivent's survey confirms this, Sperka says. When asked which aspects of life would be most affected by providing care to a family member, 65% selected financial; 39% selected family time or lifestyle and 34% selected personal health.\*\*

"At Thrivent, we want to show up during difficult times for our clients and their families, in the times that matter," he says.

## Navigating big changes

A request for information about wheelchairs may seem like a small thing, but for Nancy that first interaction turned into a lifeline as she and her two siblings continued navigating care for their parents. Years before Thrivent launched Homethrive, Nancy's parents had moved into an assisted living facility. Then the siblings moved their mom

## Get a sneak peek

The article, "Celebrating the holidays with Alzheimer's," is one example of the resources you can access through Homethrive. Find the article at [thrivent.com/alzheimers](https://thrivent.com/alzheimers).





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to the memory care unit and their dad into a smaller independent living apartment at the same facility.

Nancy is an experienced caregiver. She has a master's degree in therapeutic recreation and previously worked as an activity director in a nursing home. But caring for others is different than caring for a loved one, and Nancy found that she needed someone to listen and supply resources.

"I was having difficulty helping Mom in the memory care unit," she says. "Plus, I had just moved during a pandemic, so I was navigating that, Covid and helping my folks. It was stressful."

Nancy, who had continued to receive emails with valuable information from Homethrive, reached out again. This time she opted to pay a monthly fee to upgrade her Homethrive subscription to include Expert Support, a tier of service that provides specialized resources including a personal Care Guide. Nancy's Care Guide, Melissa, helped her navigate the situation and supplied emotional support.

"Melissa helped me put things into perspective and figure out what I needed to do to help my folks," Nancy says.

Recently, Nancy reached out to Melissa again, also inviting her brother and sister into the conversation. They had moved her

parents to a different care facility where they could be in the same building. "Dad visits mom at least twice a day," Nancy says. "He takes her coffee in the morning, and then goes again in the afternoon. It's nice to have them in the same building so he can go back and forth."

No facility is perfect, Nancy says, and sometimes you trade one problem for another. The siblings worked with Melissa to discuss an approach to the situation at the new care facility. They came up with a plan, and Melissa even contacted the facility about the issue.

"The help we're getting is so valuable," Nancy says.

### **Personalized support**

Using Thrivent's Caregiver Resources is better than Google search, says Jennifer Behrens, manager of New Business Development at Thrivent who helped launch the program in the fall of 2022. Behrens personally used it as she and her sister navigated care for their parents, who lived hours away and needed support as their mom recovered from a broken arm and their dad from a stroke.

"You're going to immediately find a lot of content relevant to you and your caregiving situation," Behrens says. "The best feature is the ability to chat or schedule a phone call during business hours with a licensed

social worker who has expertise in elder care and aging. You can talk about your own situation and their responses will be specific for you. Homethrive is trying to help you help your aging adults live in their homes safely and securely for as long as possible."

More than 3,000 Thrivent clients have enrolled in the program. Some of those needing additional support have upgraded to the Expert Support service, which is a monthly subscription-based program that you can opt in and out of as Nancy did.

"It can be so isolating when you're a caregiver," Behrens says. "And when you're in it, you feel like you have to learn all this stuff yourself. It's helpful to know others have gone before you and have sorted it out." ■

*Donna Hein is senior editor of Thrivent Magazine.*

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*\*[www.caregiving.org/research/caregiving-in-the-us/caregiving-in-the-us-2020/](http://www.caregiving.org/research/caregiving-in-the-us/caregiving-in-the-us-2020/)*

*\*\*Methodology: This poll was conducted in June 2023 among a national sample of 1,500 adults in order to measure women's (ages 40-65) behaviors and attitudes surrounding extended care. The interviews were conducted online and the data were weighted to approximate a target sample of adults based on gender, education, age, race and region. Results for women aged 40-65 included in this report have a margin of error of plus or minus 4 percentage points.*

Member benefits, programs and activities are not guaranteed contractual benefits. You should never purchase or retain any insurance or annuity products simply to be able to participate. Participation is subject to applicable Terms and Conditions.

## Sign up for Caregiver Resources

Are you feeling the work, worry or stress of caregiving? Thrivent clients with membership can access Homethrive's personalized online resources and live chat features at no cost to you. Visit [thrivent.com/caregiverbenefit](http://thrivent.com/caregiverbenefit) to learn more.



## Planning for a long life

No one knows for certain how long they'll live, what expenses they'll have and how much money they'll need, says Ron Lutes, advice services consultant at Thrivent. Factor in additional uncertainties about future health care needs, inflation and taxes, and you may begin to wonder if you'll have enough money to outlive you. Consider these three steps:

- 1. Create a secure income stream.** You need a strategy that, no matter what happens in the market, Lutes says, you'll have income to help cover your base needs. "One option is a variable annuity with a guaranteed lifetime withdrawal benefit. Your balance could be zero; you could have lived so long that you depleted the account. But you'll still get paid," he says. The good news is that the payment can't ever go down. But on the flip side, there's no guarantee it ever would go up, he adds. It's dependent on the market.
- 2. Keep some money in the market.** Social Security and your pension aren't going to keep up with inflation, and your spending power may decrease. Even in retirement, Lutes says, you need to be in the market with a portion of your money in order to grow your principal.
- 3. Create a strategy for extended care and health care needs.** Medicare is a staple of most retired Americans' insurance for medical expenses, hospitalization and prescriptions. Medicare supplement insurance can fill the gap between what Medicare pays and the total cost of the expense. It's essential to understand what role each plays and even more important to have a strategy in place to manage any potential extended care or other health care needs.

According to the 2022 Thrivent Retirement Readiness Survey,\* only two in three adults nearing retirement have spent serious time thinking about their future health care needs in their retirement planning. Only 15% said they had spent a great deal of time focusing

on this and felt comfortable in their level of understanding. Learn more about planning for health care costs in retirement at [thrivent.com/healthcarecosts](https://thrivent.com/healthcarecosts).

With the right solutions in place, you can feel confident knowing you'll have what you need to fund your goals, no matter how long you live. Contact your Thrivent financial advisor or find an advisor at [local.thrivent.com](https://local.thrivent.com) to help you create your plan.



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\*Methodology: This research was conducted in June 2022 among a national sample of 1,500 adults in order to measure their sentiments, financial planning, knowledge and issues regarding retirement. The interviews were conducted online and the data was broken into three sample groups; Saving, Nearing and Retired. Results from the full survey have a margin of error of plus or minus 3 percentage points.

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