

LONG-TERM CARE INSURANCE

securing your tomorrow, today.

LTC | SOLUTIONS



Lewis & Clark College takes pride in offering comprehensive and affordable benefits coverage to employees and eligible dependents – including benefit plans that help you achieve financial security now and in the future. For this reason, Lewis & Clark College has partnered with LTC Solution, Inc., an expert in the long-term care insurance marketplace, and Genworth, a well-established carrier in the industry. Together, we bring you the opportunity to purchase a valuable long-term care insurance plan with group rates.

For plan options, rates and application forms, visit:

- www.genworth.com/groupltc
- (Group ID: *lewisclark*; Access Code: *groupltc*)

Understanding the Benefit

If an accident, a serious illness, or a cognitive impairment prevented you or a loved one from being able to perform what were once normal activities of daily life, you may find yourself in a situation that requires long-term care services. Long-term care insurance will provide coverage for care received in an assisted living facility, a nursing home or even in your own home should you need assistance with two out of the six Activities of Daily Living or become cognitively impaired.

70% of Americans over the age of 65, on average, will require at least some type of long-term care services during their lifetime.³

No one likes to imagine themselves in need of long-term care; however, in an otherwise very difficult situation, having a long-term care insurance policy can mean maintaining a quality of life without the enormous financial burden or the need to rely on loved ones to provide care.

Interactive Map

You can navigate your state's current cost of care and tax information at: www.ltc-solutions.com/map

Questions?

LTC Solutions Customer Service

- Toll-Free Phone: (877) 286-2852
- E-mail: info@ltc-solutions.com

Eligibility

➤ Newly-eligible or newly-hired employees¹:

- Between ages 18-65, can enroll on a **guaranteed issue basis**, with no medical questionnaire during their initial eligibility period which occurs for 30 days, beginning on the 1st of the month following date of hire or eligibility.
- Between ages of 66-69, can enroll with **short form underwriting**, during their initial eligibility period which occurs for 30 days, beginning on the 1st of the month following date of hire or eligibility.
- Age 70-79, can enroll with **long form underwriting** (full medical underwriting) during their initial eligibility period which occurs for 30 days, beginning on the 1st of the month following date of hire or eligibility.

➤ All other benefit eligible employees¹ who did not enroll during the qualifying period or would like to make changes to existing coverage may apply at any time with **long-form underwriting** (full medical underwriting).

➤ Spouses/domestic partners and eligible family members ages 18 - 79 (parents, grandparents, in-laws, children and siblings) of Lewis & Clark College employees may apply at any time with **long-form underwriting** (full medical underwriting).

Plan Highlights

To view your specific plan options and rates through Lewis & Clark College, please visit the Genworth website shown at the top of this page.

Benefit Features	Benefit Plan Choices
Monthly Benefit Amount	The total amount of dollars you will be reimbursed for monthly expenses incurred for different facility settings (Nursing Home Facility, Assisted Living Facility, and Professional Home Care)
Benefit Period	The total amount of time you wish to receive benefit payments while on claim
Inflation Protection	Available optional features allow your coverage to increase annually to keep pace with the rising cost of care
Elimination Period	The number of days you must wait after you are determined chronically ill before your benefits are payable

- **Age-rated premiums:** Your age determines your monthly premium rate; the younger you are at the time you apply, the lower your cost will be.²
- **Convenient payroll deduction:** You and your spouse/domestic partner have the convenience of payroll deducted premiums.
- **The policy stays with you:** You can retain the same coverage and rates should you leave Lewis & Clark College for any reason.

- 1 *Employees who are actively working full-time for 20+ hours per week.*
- 2 *All insurance carriers reserve the right to raise rates on existing policies. Any increase would have to be approved by the state insurance commissioner, and could not be for a specific individual or group but rather for an entire class.*
- 3 *US Department of Health and Human Services. "National Clearinghouse for Long Term Care Information." 2011. http://www.longtermcare.gov/LTC/Main_Site/Planning/Index.aspx*