



Long Term Care Insurance
Open Enrollment
January 31 – February 11, 2011

Long Term Care Insurance

Open Enrollment

New Voluntary (Employee-Paid) Long Term Care Insurance Program available to eligible state employees and their families.

From January 31 – February 11, 2011, actively-at-work permanent full-time and permanent part-time employees working at least 20 hours per week may enroll under a guaranteed acceptance into the plan with NO medical underwriting during this initial open enrollment Guaranteed Issue Offering. During this period spouses can also enroll online by answering a few questions about their health. After the open enrollment, late entrants and spouses will be subject to full medical underwriting.

If you are eligible for long term-care, in addition to your spouse (under age 65) parents (in-law), grandparents (in-law), adult children and siblings will have the opportunity to apply for long-term care insurance coverage. All other eligible enrollees are subject to medical underwriting. Coverage is offered under a new group plan administered by The Prudential Insurance Company of America (Prudential).

What is Long Term Care, Who Needs It and Why?

Long term care is the assistance an individual needs when he or she can no longer perform basic day-to-day functions like bathing, eating and dressing or when supervisory care is required due to a serious cognitive impairment like Alzheimer's Disease. The need for long term care services is not limited to the elderly population. It can be required at any age when chronic illness, disability or a cognitive impairment leaves a person unable to independently perform basic daily activities.

Two out of five of us may someday need long term care (Health Care Financing Administration) and four out of ten people who require long term care are under age 65 (Kaiser Foundation).

Long term care is expensive and typically not covered under your health insurance benefits or disability income insurance and limited coverage is provided under Medicare.

Long Term Care insurance helps to pay for care in your home, adult day care, assisted living and nursing home facilities. This voluntary coverage features:

- Group rates
- Guaranteed coverage with NO medical underwriting for active eligible employees during the initial open enrollment period
- Spouses under age 65 are eligible to enroll online by answering a short form questionnaire during open enrollment.
- 10% discount for any insured that is married
- Electronic Funds Transfer payments or direct billing (discounts are available for semi-annual and annual direct billing)
- Eligibility for your parents and other family members to enroll even if you don't
- 3 year and 5 year plans
- Benefit levels from \$100 to \$300 a day
- Cash Alternative Benefit
- Guaranteed Purchase Option and optional Automatic Inflation Protection

Watch for your enrollment packet in the mail the week of January 19. This enrollment package will include a personalized rate quote letter along with an interactive CD that contains links to scheduled webinar sessions along with links to other long term care information pieces. Enrollment is available by completing forms included in the enrollment kit or online at www.prudential.com/gltcweb (Group Name: stateofohio Access Code: buckeyes).

To learn more about long term care insurance visit the Prudential learning center at www.prudential.com/insurance/longtermcaregltcweb or call Prudential Customer Service at 1.800.732.0416 Monday through Friday, 8 a.m. to 8 p.m. (ET) 🇺🇸