

Affiliated Benefits Program Optional Long-Term Care Insurance

Through the Board, you can purchase long-term care insurance protection for yourself from Continental Casualty Company, one of the CNA companies. Your spouse, if applicable, and your parents, parents-in-law, grandparents and grandparents-in-law, may also apply.

Cost

The premium depends on age at time of purchase and the amount of coverage chosen. The premium is intended to remain level over time so that it does not increase as you age.

You are directly billed on a quarterly basis with the options of semiannual or annual billing or automatic monthly withdrawal from your bank account.

Enrollment

If you complete the Guaranteed Issue enrollment form and mail it to CNA within 60 days of your initial Plan enrollment and are “actively at work” on the date the coverage is scheduled to take effect, you are eligible for coverage without completing a medical questionnaire. Guaranteed issue is only available for the member; all other family members are subject to medical underwriting.

After 60 days of Plan enrollment, you also are subject to medical underwriting. The insurance company issues or denies coverage on the basis of the medical data for you and/or your family.

Coverage

The insurance covers expenses for custodial-type care. Such expenses generally are not covered by the Medical Plan or Medicare; they may be covered by Medicaid but only after you exhaust personal resources. You may choose one of three daily nursing home benefit amounts — \$70, \$100, or \$150; expenses for home care are reimbursed at 50% of that amount. To qualify for benefits, you must be certified as chronically ill, which means unable to perform two of six activities of daily living for at least 90 days, or have a cognitive impairment.

If you are interested in applying for or learning more about this coverage, please request an enrollment package by calling 800-773-7752 (800-PRESPLAN).