

HIGHLIGHTS OF THE UNIVERSITY OF LOUISVILLE LONG-TERM CARE INSURANCE PLAN

DID YOU KNOW?

The University of Louisville sponsors a voluntary Group Long-Term Care Insurance Plan for eligible, actively-at-work faculty and staff*, retirees and their eligible family members.** The insurance is underwritten by John Hancock Life Insurance Company (John Hancock) Boston, MA 02117, one of the premier Long-Term Care Insurance carriers.

WHY SHOULD YOU BE CONCERNED WITH LONG-TERM CARE ISSUES?

What would you do if you, your spouse/qualified domestic partner, or one of your parents suddenly became unable to care for themselves and needed assistance with the most personal daily activities, like bathing or dressing? While most of us prefer not to think about this possibility, many of us have known friends or family members faced with this predicament. One must consider the possibility of needing that assistance as well as the estimated costs associated with receiving that care.

BENEFIT OPTIONS

In addition to conventional nursing home coverage, the policy covers services received in your own home and other types of care facilities may be covered. The mix of care settings and levels of care varies with different policies.

CARE COORDINATION

One of the most valuable features of this plan is care coordination. John Hancock care coordinators are registered nurses who are knowledgeable in the field of long-term care. They will work with you and your family to find the care that is right for you and to help you use your long-term care benefits wisely. However, you are not required to follow their recommendations.

INFLATION PROTECTION FEATURE

If long-term care costs increase due to inflation, you may have the opportunity to increase your elected Daily Maximum Benefit and consequently increase your Lifetime Maximum Benefit. This allows your benefits to remain meaningful over time.

*Eligible faculty and staff include all actively-at-work regular faculty and staff working 80% FTE or greater on U.S. payroll.

**Eligible family members of eligible faculty and staff members include their spouses/qualified domestic partners, parents and parents-in-law, grandparents and grandparents-in-law. Siblings and adult children of eligible faculty and staff and spouses of eligible siblings and adult children are also eligible to apply. Eligible family members of eligible retirees include their spouses/qualified domestic partners, adult children and siblings and spouses of adult children and siblings. Please note: Spouses/qualified domestic partners, siblings, and adult children must be age 18 or older to be eligible to apply. All applicants, other than eligible active faculty and staff and their spouses/qualified domestic partners, must reside in the U.S. (50 states and DC) to be eligible to apply.



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PREMIUMS BASED ON AGE AT ENROLLMENT

Your age when you first enroll determines your monthly premium rate for coverage you buy now. The younger you are when you enroll, the lower your cost will be.

NO-HASSLE BILLING

Eligible faculty and staff and their eligible spouses/qualified domestic partners pay premiums through payroll deduction from the faculty or staff's paycheck. All others will have the option of paying premiums through automatic bank withdrawal or direct billing.

FULL PORTABILITY OF COVERAGE

Even if you retire or leave your job at the University of Louisville you will be able to continue your coverage at group rates.

REMEMBER

You will have guaranteed acceptance into the plan regardless of your current health status if you meet one of the following requirements:

- A newly hired eligible faculty or staff member or newly eligible faculty or staff member applying within 30 days of first becoming eligible for this benefit.
- An eligible faculty or staff member who was on a leave of absence or disability during the designated enrollment period applying within 30 days of returning to work on a regular basis.



Request your enrollment kit today!
Call John Hancock at 1-877-800-0136
or visit the University of Louisville
Long-Term Care web site at
<http://louisville.jhancock.com>

(username: louisville; password: mybenefit)

***Note:** This is only a brief summary of some of the features in the University of Louisville Long-Term Care Insurance Plan. Some plan features may vary by state. More details about plan provisions and exclusions are included in the enrollment kit.*

