

Group Long Term Care Insurance

Program Benefits



**ILLINOIS STATE
UNIVERSITY**
Illinois' first public university

Group Long Term Care Insurance underwritten by
Genworth Life Insurance Company, Richmond, VA

333801 06/05/19

Life is a series of choices... where will yours lead you?

How does long term care insurance help protect what's important to you?

Long term care insurance helps pay for care and service expenses related to a long term care event. A long term care event may happen at any age and can last for months or even years. Long term care insurance can help you maintain control over the kind of care you receive and where you receive that care.

Doesn't my health insurance or disability insurance cover the cost of long term care?

- **Health insurance** is designed to pay for medical and surgical expenses related to an illness or injury.
- **Medicare** provides very limited short term coverage, and that only kicks in after a mandatory hospital stay.
- **Disability insurance** is designed to replace a portion of your income and is typically used to pay for basic living expenses when you can't perform your job.
- **Long term care insurance** is specifically designed to help pay for long term care services.

Shouldn't I wait until I am older to buy coverage?

- Premium rates are primarily based on age at the time of purchase. Typically, the older the age, the higher the premium rate.

What are the benefits of buying through a group long term care insurance program?

The group long term care insurance program offers several benefits:

- ✓ Receive group rates.
- ✓ Easier approval process than with most individual insurance policies.
- ✓ It's portable—you take your coverage with you if you leave the group.
- ✓ Coverage features tailored for the group.



70%

DID YOU KNOW?

Someone turning age 65 today has almost a 70% chance of needing some type of long term care in their remaining years.¹

3 KEY DECISIONS:

It's easy to create a plan using your online enrollment site.

When selecting your benefits, there are just 3 key decisions to make.

1 Select a Monthly Maximum:

This is the maximum benefit available each month to reimburse covered long term care expenses.

Monthly Maximum

\$2,250 | \$3,750 | \$5,250 | \$6,750

2 Select a Coverage Maximum:

Choose from one of the Coverage Maximums that corresponds to the Monthly Maximum you selected. The Coverage Maximum is the total amount of money available to reimburse you for covered expenses for the life of your coverage.

Coverage Maximum

\$54,000 | \$90,000 | \$126,000 | \$162,000
 \$81,000 | \$135,000 | \$189,000 | \$243,000

3 Select a Benefit Increase option:

Benefit Increases help your coverage grow over time.

Benefit Increase options

Buy More Coverage Over Time
 3% Compound
 5% Compound

Optional Nonforfeiture

Provides a reduced benefit without further premium payments if your coverage ends due to non-payment after three years.

Included | Don't include

ELIGIBILITY

The following individuals are eligible to apply:

- Actively at Work benefit eligible employees working at least 50% of a normal work period and are eligible for benefits through Central Management Services (CMS) and retirement participation in the State Universities Retirement System (SURS)
- Spouses, civil union partners and domestic partners
- Parents, parents-in-law and step-parents
- Grandparents, grandparents-in-law and step-grandparents
- Adult children, step children and adopted children
- Adult siblings, siblings-in-law and step siblings

Learn. Quote. Apply.

 Visit genworth.com/ISU today!

 Questions? call 800 416.3624

IMPORTANT INFORMATION:

Premiums are not guaranteed and the insurer has the right to change rates in the future.

Benefit Eligibility, Limitations and Exclusions

To understand the benefits and features available to you, **go to genworth.com/ISU** or call **800 416.3624**. A brief summary of the limitations and exclusions that may apply appears below.

Eligibility for Benefits: Your coverage can reimburse you, up to your plan limits, for the costs of covered long term care services. You qualify for reimbursement when you need assistance with two or more everyday activities which include bathing, continence, dressing, eating, toileting, and transferring out of a bed, chair or wheelchair, and the need is expected to last for at least 90 days; or when you need substantial supervision due to a cognitive impairment, such as Alzheimer's disease. A licensed health care professional must confirm your condition. The services must be part of your plan of care from a licensed health care professional.

Limitations and Exclusions: As with any insurance coverage, certain limitations apply. Charges that are not covered include those for services:

- for which no charge is made
- received outside of the United States
- provided by your immediate family except as covered under the Informal Care benefit
- for which benefits are payable by a Worker's Compensation or occupational disease act or law
- provided by a Veteran's Administration or other federal government facility, unless a valid charge is made.

Charges are also not covered if they are for services that are required because of:

- war or an act of war
- attempted suicide or self-inflicted injury
- your participation in a felony, riot or insurrection
- service in the armed forces or units auxiliary thereto
- alcoholism or drug addiction.

Pre-Existing Conditions Limitation: Covered expenses incurred for any care or confinement that is a result of a pre-existing condition when the care or confinement begins within twelve months following your initial certificate effective date will not be covered. A pre-existing condition means a condition (illness, disease, injury or symptom) for which medical advice or treatment was recommended by, or received from, a health care professional within six months prior to your initial certificate effective date.

Other Limitations on Benefits: Benefits under this insurance coordinate with other long term care insurance meaning that the sum of all benefits you receive will not exceed the actual charges. And, benefits will not duplicate benefits received under another insurance program such as:

- Medicare
- any state or federal worker's compensation, employer's liability, or occupational disease law
- any other federal, state or government health care or long term care program, or law except Medicaid.

This is a summary of the limitations and exclusions. State variations may apply. The specific language may vary or change the impact of the exclusion. For example, in Oklahoma, the reference to war or act of war is qualified as "war or act of war, while serving in the military service or any auxiliary unit attached to the service..." Check your Outline of Coverage for complete details and any state variations that apply.

Group Long Term Care Insurance underwritten by Genworth Life Insurance Company

While Genworth Life Insurance Company reserves the right to change future rates for your Group Policy and Certificate, your premium will never increase solely due to changes in your age or your health status.

This material is part of a solicitation for group long term care insurance for policy form 7053. Form numbers can vary by state, including a state specific variation. For example, in Illinois, the certificate form number may read 7053CRT.