



# LONG TERM CARE



 (800) 416-3624

 [genworth.com](https://www.genworth.com)

 Group Number: 14120

## PLAN DESCRIPTION

You have access to a voluntary Group Long Term Care (LTC) Insurance policy of which the benefits, limitations and exclusions are summarized below.

In the event of a conflict between this information and the official governing program policy, the policy will govern. Certificates of insurance are issued to each insured person and contain details of the coverage under the Plan.

The LTC program provides employees, retirees, and eligible family members with financial protection against the high costs of long-term services such as nursing facilities, assisted living (including Alzheimer's facilities), adult day care, and in-home support.

## PREMIUMS

Premiums are paid directly to Genworth Financial on an after-tax basis. Employees may enroll starting their first day of work, with simplified medical underwriting if applications are submitted within 45 days. Retirees under age 76 and family members ages 18-75 may also apply.

## ELIGIBILITY

Eligibility requires employees to be "actively at work," meaning they are performing their normal duties or on an approved break. Those out due to illness, injury, sabbatical, or retirement are not considered eligible employees. Coverage applies to a range of facility, community, and in-home care services up to the selected Nursing Facility Maximum (NFM).

## OTHER BENEFITS

Other benefits include care coordination services at no additional cost, an International Nursing Facility Benefit for care received outside the U.S., and a waiver of premiums while receiving benefits for facility care or home and community care.

Two plan options are available: the Primary Plan, with about 24 months of benefits, and the Preferred Plan, with about 60 months. Both pay 100% of the NFM for home and community care, including informal care.

## Key features include:

- Benefit levels: \$3,000, \$4,500, \$6,000, \$7,500, or \$9,000 per month.
- Inflation protection: Future Purchase Option or automatic 3% or 5% compound increases.
- Optional rider: A non-forfeiture benefit (in select states) allowing partial coverage if canceled after three years.

## COVERED CARE

Covered Care must qualify as Long Term Care Services, be part of a written Plan of Care prescribed by a Licensed Health Care Practitioner, and occur while coverage is in force and before benefit limits are exhausted. The Policy Lifetime Maximum is based on the selected monthly maximum multiplied by the benefit duration. Coverage ends if the insured dies, cancels the policy, exhausts the lifetime maximum, or fails to pay premiums. Changes in employment, such as unpaid leave, disability, or termination, do not end coverage as long as premiums are paid directly to Genworth.

## EXCLUSIONS

Exclusions include care outside the U.S. (except under the international benefit), services provided by immediate family unless under strict conditions, federal facilities without valid charges, and care related to war, self-inflicted injury, felony, or substance abuse. Alzheimer's disease is covered, subject to the same provisions as other care.

Benefits may be reduced if other coverage applies, such as Medicare, workers' compensation, or similar programs. Pre-existing conditions are excluded if treatment begins within 12 months of the policy effective date, but covered expenses may still apply toward the elimination period.