

# Human Resources Bulletin

## Long-term Care Insurance Program Annual Enrollment March 15–April 4, 2005

### Points of Interest

- Eligible family members include spouse, parents & parents-in-law, grandparents & grandparents-in-law, siblings, and adult children (ages 18-80).
- All new applicants are subject to evidence of insurability (EOI) requirements and must be approved by UnumProvident.
- Please refer to [www.unumprovident.com/enroll/aacps](http://www.unumprovident.com/enroll/aacps) for more specific plan details, including premium information. (You can also link to this address from the AACPS website.) The enrollment application is available on-line. HR/Benefits will accept applications during annual enrollment or at one of the Long-term Care Enrollment meetings.
- New participants are eligible for a one time Maryland tax credit.
- If you are currently enrolled in long-term care, no further action is required.

- ◇ A voluntary Long-term Care (LTC) Insurance Program is available to all permanent employees who work 16 or more hours per week. UnumProvident Insurance is the carrier. A variety of plan options exist within this program, which are available at group discounted premiums.
- ◇ All plan levels include coverage for professional home healthcare, assisted living facilities, and nursing homes, but are differentiated by inflation protection and non-forfeiture benefits. Facility benefit duration includes 3, 6, or unlimited duration of years. You select a monthly benefit allowance between \$2,000 to \$8,000.
- ◇ Your rate is based on your age as of June 1, 2005. The younger the age of the applicant, the lower the premiums. Rates will not go up as you grow older, unless you wish to upgrade your coverage.
- ◇ You may drop, increase or decrease your LTC coverage during open enrollment. An increase in coverage will require evidence of insurability. If you increase coverage, your age as of June 1, 2005, is used to calculate your new rate.

*See reverse of bulletin for Questions and Answers*

### LTC ANNUAL ENROLLMENT MEETING SCHEDULE (interested applicants are encouraged to attend)

<u>Date</u>	<u>Time</u>	<u>Location</u>	<u>Room</u>
March 8	2:30-4 pm	South River High	Media Center
March 14	2:30-4 pm	Old Mill High	Media Center
March 16	2:30-4 pm	North County High	Cafeteria
March 17	10-11:30 am	Board of Education	Board Room
March 21	3-5 pm	Board of Education	Center III (Q&A only)
March 30	4-6 pm	Board of Education	Board Room

### More Information?

**Employees & eligible family members may contact UnumProvident at 1-800-227-4165 for more information about coverage issues and plan details.**

**Look for more enrollment information (including kits) at your work locations over the next few weeks.**

### Payroll Deductions Commence First Pay in June

- ◇ Employees enrolling during this spring will have premiums (including those of participating spouses) deducted by AACPS beginning June 8, 2005.
- ◇ All other eligible family members who are approved through evidence of insurability by UnumProvident will be directly billed by UnumProvident on a monthly basis.

The Anne Arundel County Public School System does not discriminate on the basis of race, sex, age, national origin, religion, disability, sexual orientation, or familial status in matters affecting employment or in providing access to programs. Questions regarding non-discrimination should be directed to Mr. Leslie N. Stanton, Specialist in Human Relations, AACPS, 2644 Riva Road, Annapolis, Maryland 21401, (410) 222-5318; TDD (410) 222-5500.

## Long-term Care (LTC) Insurance Questions and Answers

- Q. If I am already enrolled in long-term care insurance with UnumProvident, do I need to do anything at this time?
- A. No. Your payroll deductions will remain the same for the next plan year (June 1, 2005 through May 31, 2006).
- Q. What is an EOI?
- A. EOI is Evidence of Insurability, which is a four-page medical questionnaire to be completed by the applicant. No physical or physician signature is required; however, a face-to-face assessment may be needed in some instances (for example, if the applicant is over 70). UnumProvident will contact you or your health provider if they have further questions.
- Q. Is there a select network of participating nursing care homes?
- A. Participants may go to any licensed nursing home in the USA. Once benefits commence, the monthly benefit is paid to the member or their designee.
- Q. What happens to my coverage when I terminate my employment or retire?
- A. You may continue coverage at the same premium and be directly billed through UnumProvident.
- Q. If EOI documentation indicates there is a medical condition, will the applicant be turned down?
- A. UnumProvident encourages all those eligible and interested to apply for the coverage. UnumProvident will render a determination on a timely basis.
- Q. When will I receive my certificate of coverage?
- A. Your certificate will arrive after your application and EOI have been processed and approved by UnumProvident.
- Q. If I am a 10-month teacher but am paid over 12 months (e.g., a teacher receiving reserve pay during the summer), when will deductions come out of my check?
- A. You will be set up to have deductions taken out over 26 pays (12 months) beginning June 8.
- Q. If I, the employee, do not enroll in long-term care, can my spouse still sign up?
- A. Yes, if the coverage is approved, your spouse's premium will be deducted from your paycheck.
- Q. If I sign up and then change my mind, can I drop out of the program?
- A. You have a 30-day period, beginning on the day you receive your certificate, to review the plan. If you wish to withdraw, you must send a written request to HR/Benefits within the 30 days and premiums will be refunded.
- Q. If I do not enroll this year, will I have another opportunity to sign up for long-term care?
- A. Yes. Annual Enrollment will take place every year in March.