

Department of Civil Service
Employee Benefits Division
PO Box 30002, Lansing, Michigan 48909
EMPLOYEE BENEFITS BULLETIN

DATE: May 2004

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Benefits Bulletins are issued to employees and others to communicate general benefits information.

Subject:

**2nd Open enrollment for Long-Term Care Insurance
for Executive Branch Employees (elected and non-elected),
House of Representatives Employees (elected and non-elected),
Senate Employees (elected and non-elected), Legislative Council Employees
and Judicial Employees (elected and non-elected)**

We're pleased to announce that you are being offered a unique second opportunity to enroll in the Long-Term Care (LTC) Insurance Plan, regardless of health status. This benefit is offered by MetLife, a leader in group long-term care insurance.

What Is Long-Term Care?

Long-Term Care refers to services and assistance you could need due to illness, an accident, or as a result of the aging process, which have made you unable to take care of yourself. Generally it refers to assistance with everyday activities like eating, dressing, bathing and toileting. It can also include more involved services and even 24-hour care.

Why Do I Need Long-Term Care Insurance?

Long-Term Care insurance provides coverage for expenses that are not usually covered by health or disability insurance. This coverage can help protect you and your family from the high costs associated with prolonged nursing home stays, extended home care services and other forms of daily care. Currently, the cost for nursing home care averages \$58,000 per year. The cost for having someone come to your home to bathe, feed and dress you can run over \$23,000 per year.

Highlights of the New Long-Term Care Insurance Plan

- Guaranteed issue (no evidence of good health is required) for you, provided you enroll during the open enrollment period and are actively at work (not absent due to illness, disability, or leave) on the effective date of coverage. Your spouse, parents, parents-in-law, grandparents and grandparents-in-law can enroll (evidence of good health is required).
- Your premium is based on your age at your coverage effective date and will not increase just because you get older.

Highlights of the New Long-Term Care Insurance Plan (con't.)

- Affordable group premium rates with convenient payroll deduction.
- You select your level of coverage – there are three benefit levels.
- Enables you to choose where to receive your care – nursing facility and/or home care setting.
- Does not require a stay in a hospital or nursing facility to be eligible for benefits.
- You can continue the coverage, as well as the group rate, on leaving or retiring from the State of Michigan.
- Helps protect your other assets and family's lifestyle.

More Information...

MetLife has long-term care specialists available via a toll-free telephone line, **1-800-438-6388**, to answer any questions you may have about the LTC Insurance Plan, as well as the enrollment process. You may also visit MetLife's web site at **<http://stateofmichigan.metlife.com>** to obtain plan information and rates.

The Enrollment Period will start **May 3, 2004** and end **June 30, 2004**. During this period only, you will not be required to submit proof of good health to qualify for coverage. The effective date of the plan will be **August 1, 2004**. If you apply for coverage at a later date, you will need to complete a full statement of health.

We encourage you to carefully review the LTC materials you receive from MetLife, and to attend an informational meeting. Understanding how the plan works and the benefits it can provide will help you consider the value of long-term care coverage for you and your family.