

**OFFICE OF RETIREMENT SERVICES**  
PO Box 30171  
LANSING, MI 48909-7671  
**RETIREE BENEFITS BULLETIN**

**DATE: May 2004**

**NUMBER GIS-01-2004R**

Insurance Carrier:

**METLIFE**

Contact Telephone Number:

**1-800-438-6388**

Subject:

**Optional Benefit for Long-Term Care Insurance  
for Retirees of the State of Michigan (State, State Police, Judges,  
Public School and Legislative)**

As a retiree of the State of Michigan, a Long-Term Care (LTC) Insurance Plan is available to you on a self-paid basis. This benefit will be 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 is \$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.

**Won't Medicare Cover the Costs of Care?**

Medicare pays only for skilled care -- not custodial care. The care you receive from Medicare must be provided in a Medicare-approved facility. And you have to have been in the hospital for at least 3 consecutive days. And even then, after the first 100 days, you pay 100% of the bills.

**Highlights of the New Long-Term Care Insurance Plan**

- With evidence of good health, you, your spouse, your parents, parents-in-law, grandparents and grandparents-in-law will be eligible to enroll.
- Your premium is based on your age at your coverage effective date.
- Evidence of good health is required.
- Affordable group premium rates.
- You select your level of coverage – there are three benefit levels.

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- 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.
- Helps protect your other assets and family's lifestyle.

**More Information...**

Call today to request your no-obligation Information & Enrollment Kit, including your Personalized Plan Proposal: **1-800-438-6388**. MetLife has long-term care specialists available 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.

If you/your spouse are 64 years of age or older, or on Medicare by way of disability, we would suggest you contact the Medicare/Medicaid Assistance Program (MMAP) at 1-800-803-7174. MMAP can help you understand Medicare's limited long-term care coverage, whether your health benefits provide any coverage, and how a long-term care insurance policy will coordinate with your existing benefits.

The Enrollment Period will start **May 3, 2004** and coverage will take effect the first of the month following the application acceptance date, on or after August 1, 2004.

We encourage you to carefully review the LTC materials. 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.