

Help protect your future from life's uncertainties

GROUP LONG TERM CARE INSURANCE PROGRAM



Why add long term care insurance to your employee benefits?

The need

Long term care insurance enhances Lehigh University's benefit offerings by meeting a largely unrecognized need many of us may have. It pays for covered expenses for long term care services whether they are received at home, in the community or in a nursing facility. Here are a few points to consider:

- These expenses aren't covered by either our disability or health insurance.
- Relying on government programs may not be a viable solution.
- Without insurance, the costs of these services may have to come out of our savings.

The cost

Today, a private room in Pennsylvania nursing facility averages \$99,000¹ a year and costs are rising. So, a long term care situation could potentially cost at least \$297,000*, particularly if the cost of care continues to increase.

The opportunity

As a newly hired Lehigh University employee, you can now buy this coverage at competitive group rates with no medical underwriting depending on your age and the plan you choose, for the first 30 days of your employment.

¹ Median cost of care Genworth 2012 Cost of Care Survey, conducted by CareScout, March 2012.

* Assumes 3 years of care

What are your basic choices?

Step 1: Choose a Monthly Benefit

This is the maximum amount you'll be reimbursed each month for covered long term care expenses. You have 4 available choices:

Monthly Benefit Choices	Will Reimburse Up to This Amount For Covered:		
	Home Care	Assisted Living Care	Nursing Facility Care
\$3,000	\$3,000	\$3,000	\$3,000
\$4,500	\$4,500	\$4,500	\$4,500
\$6,000	\$6,000	\$6,000	\$6,000
\$7,500	\$7,500	\$7,500	\$7,500
Pennsylvania cost of care¹	\$3,813	\$3,250	\$8,250

¹ Median cost of care Genworth 2012 Cost of Care Survey, conducted by CareScout, March 2012.

Step 2: Select Your Total Coverage Amount

This is the total amount of money available to pay covered long term care expenses for the lifetime of your coverage. You have several choices available to you – depending on the monthly benefit you selected.

Monthly Benefit Choices	Total Coverage Choices		
\$3,000	\$72,000	\$108,000	\$180,000
\$4,500	\$108,000	\$162,000	\$270,000
\$6,000	\$144,000	\$216,000	\$360,000
\$7,500	\$180,000	\$270,000	\$450,000

For more information or to enroll:

Go to:
www.genworth.com/groupltc.

Use Group ID: lehigh
and Access Code: groupltc

or Call:
800 416.3624

To speak with a Program expert or to order an information kit.

Step 3: Choose a Benefit Increase Option

This program offers 3 Benefit Increase Options to help you protect against the rising cost of care:

Buy More Coverage Over Time

Every three years, as long as you're not in claim status, you'll be offered the chance to buy more coverage without answering any medical questions. The premium for the increase will be based on your age at the time you increased your benefits. If you decline the increase two consecutive times, future offers will not be made.

Automatic 3% Increase for Life - Compound

Your Monthly Benefit and Total Coverage will automatically increase by 3% compound every year, with no additional increase in your premium.

Automatic 5% Increase for Life - Compound

Your Monthly Benefit and Total Coverage will automatically increase by 5% compound every year, with no additional increase in your premium.

A simple solution can fit your needs and budget

It's easy to apply for coverage – and it may be more affordable than you think. You can tailor a plan to meet your individual needs and your pocketbook.

Call the toll-free number and speak with a Program Expert or go to the dedicated website to get a personalized quote.

With the Lehigh University Group Long Term Care Insurance Program, a 45 year old can purchase comprehensive coverage starting at \$18.58 per month.²

A sampling of additional available plans for a 45 year old.

Monthly Benefit	\$3,000	\$ 4,500	\$ 6,000
Total Coverage	\$ 72,000	\$108,000	\$144,000
Monthly Premium	\$18.58	\$27.88	\$37.17

² Assumes the "Buy more coverage over time" benefit increase option and does not include the optional non-forfeiture benefit.

Details about benefits, costs, limitations, and exclusions can be found in the outline of coverage.

Group Long Term Care Insurance underwritten by Genworth Life Insurance Company. This material is part of a solicitation for Group Long Term Care Insurance under Group Policy Number 12047 on policy form series 7046. Form numbers can vary by state, including a state specific variation. For example, in Idaho, the certificate form number may read 7046CERT-ID, and in Pennsylvania, 7046CERT-PA.

Benefit Eligibility, Limitations and Exclusions

To understand the benefits and features available to you under this Program go to www.genworth.com/groupltc Group ID **lehigh** and Access code **groupltc** or call 800 416.3624. The limitations and exclusions that apply to this coverage are listed below.

Eligibility for Benefits: Your Group Program 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 2 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 program, certain limitations apply. Charges that are not covered include those: (1) For services: (a) for which no charge is made; (b) received outside the United States; (c) provided by your immediate family, except as provided under the Informal Care Benefit; (d) provided by the Veteran's Administration or a government facility for which no charge is made; (e) for which benefits are payable by a Workers Compensation or occupational disease act or law, the Pennsylvania Motor Vehicle Responsibility law, or employer's liability benefits; or; (f) available or paid under another long term care insurance or health insurance policy. (2) For services required because of: (a) War or act of war; (b) Attempted suicide or self-inflicted injury; (c) Participation in a felony, riot or insurrection; (d) Treatment of alcoholism or drug addiction.

Benefits under the Program 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 Medicare or another federal, state or other governmental health care programs, except Medicaid.