

Office of Group Insurance
January, 2006 Boise, Idaho

Benefit Focus Update

Open enrollment February 1-28, 2006

Long Term Care Insurance Program available to state employees, retirees

During the month of February, State of Idaho employees and retirees may enroll in a voluntary Long Term Care (LTC) Insurance Program, underwritten by Aetna Life Insurance company.

As first announced by Governor Dirk Kempthorne last November, the new program will offer you choice and flexibility with respect to the benefits you purchase and how you use those benefits when you need them. **Educational meetings** will be held the first part of February as an open enrollment period begins. (See back page for dates, times, etc.)

What is long term care (LTC)?

Long term care is the assistance an individual needs when he or she can no longer perform basic day-to-day functions like bathing, eating and dressing or, when supervisory care is required due to a serious cognitive impairment.

As our life expectancy increases, so increases the likelihood that we, or family members such as our parents may need long term care. An accident or illness may also cause any of us to need long term care at any age — in a nursing home or facility, or perhaps at home.



“Nearly everyone in America, at one point or another in their lives, will confront these issues on a very personal level.”

— Governor Dirk Kempthorne’s

‘National Long-Term Care Initiative’

As Chairman, National Governors Association 2003

This type of care is **not covered** under your current health insurance benefits, nor by Medicare or Medicare Supplemental insurance.

Why long term care insurance?

- Two out of five of us may some day need long term care. (Health Care Financing Administration).
- Four out of ten people who require long term care are **under age 65**. (Kaiser Foundation).

Providing long term care can be financially devastating. Long Term Care insurance fills the custodial-care gap by helping to pay for home health care, adult day care, assisted living and nursing facility-costs. This voluntary coverage features:

- **Group rates**
- **Payroll deduction**
- **10% discount for both employee and spouse for dual enrollment**
- **Eligibility for your parents and several other family members (even if you don’t enroll)**
- **Guaranteed coverage with NO medical questions for active eligible employees during the initial open enrollment period.**

