

Virginia Retirement System

Aetna Group Long Term Care Insurance Benefit Summary – Service Plan

Virginia Retirement System (VRS) members covered under the Virginia Sickness and Disability Program are provided a long term care insurance plan underwritten by Aetna Life Insurance Company. The chart below outlines some of this service plan's benefits and features.

Who's Eligible	Participants in the Virginia Sickness and Disability Program who are full-time or part-time state employees or full-time teaching, research or administrative faculty employees of a state institution of higher education actively participating in the Virginia Retirement System, State Police Officers Retirement System or Virginia Law Officers Retirement System.
Your Daily Benefit Amount	Your daily benefit amount (DBA) is \$75. This is the maximum amount of coverage your plan will provide each day.
How you Qualify for Claim (Receive Benefits)	You qualify for claim if you meet one or both of the following requirements: 1) dependent in at least two of six activities of daily living: bathing, dressing, eating, transferring, toileting, continence as certified by a Licensed Health Care Practitioner; or 2) have a severe cognitive impairment, like Alzheimer's.
Single Waiting (Deductible) Period of 90 Days	Once you qualify for claim, <i>only one</i> 90-day waiting (deductible) period needs to be met, regardless of how often and for what reason you qualify for claim.
Your Lifetime Maximum Benefit	You have a 2 year lifetime maximum benefit. To determine the amount of money available under your plan during your lifetime: \$75 DBA x 365 days x 2 years = \$54,750.
Expenses Covered	<p>The plan will reimburse you for bills submitted for covered expenses up to a percentage of your Daily Benefit Amount (DBA).</p> <p>Nursing Home or Hospice Facility Care: Actual Expenses up to 100% of DBA. Assisted Living Facility Care: Actual Expenses up to 100% of DBA. Community Based Care: Actual Expenses up to 50% of DBA.</p> <p>Home Health Care Hospice Care Adult Day Care Alternate Care</p> <p>Bed Reservation: 100% of your DBA for 21 days per calendar year to hold the bed in a nursing facility.</p> <p>Additional benefits that <u>do not</u> deduct from the Lifetime Maximum:</p> <p>Transitional Care: One time payment equal to 3 times your DBA. Informal Care Giver Training: One payment per claim equal to cost of training up to 3 times your DBA. Respite Care: 50% of your DBA for up to 21 days per calendar year.</p>
Restoration of Benefits	Your Lifetime Maximum Benefit is restored by the amount paid out in benefits once you are no longer in a claim status for a period of 90 consecutive days and resume premium payments.

For more information, please call the VRS/Aetna Long Term Care Hotline at 1-877-796-1927 or visit the Commonwealth of Virginia Long Term Care Website at: www.aetna.com/group/commonwealthva

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Leave Job and Continue Coverage	If you leave your current employer you can continue your coverage by paying Aetna directly, at the same group rate.
Choices to Make	None – The coverage is yours automatically! To complement your VRS employer-paid coverage, eligible employees of the Commonwealth of Virginia can purchase additional long term care coverage under a voluntary Long Term Care Insurance Plan, underwritten by the Aetna Life Insurance Company. This plan is available to actively at work, eligible employees, their eligible family members and retirees. And during a special open enrollment period held March 14 – April 8, 2005 , employees can elect coverage without providing evidence of good health. To learn more about this long term care insurance plan and how to enroll, visit the LTC website at www.aetna.com/group/commonwealthva .

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