

If You Leave or Retire from Your Position

If you leave or retire from your position, your VSDP coverage will end. However, you can elect to continue your coverage under the long-term care plan, which will be retroactive to your last day of employment.

If you continue your coverage, you will pay the premiums directly to the Long Term Care Group, Inc. You will qualify for the same benefits and must meet the same eligibility requirements when submitting a claim for covered services.

Apply within 60 days of your last day of employment. Submit the VSDP Long Term Care Plan Authorization of Coverage Retention (VRS-170) and the VSDP Long Term Care Plan Protection Against Unintentional Lapse (VRS-171) to the Long Term Care Group, Inc. This option is not available after 60 days from your last day of employment.

For more information, call the Long Term Care Group, Inc. toll free at 1-800-761-4507.

More Information

Plan details are available on the VRS Web site at www.varetire.org. See also the *Virginia Sickness and Disability Program Handbook for State Employees* available from your human resource office or the VRS Web site.

Want More Coverage?

As a state employee, you are eligible to apply for coverage for yourself and select family members under the Commonwealth of Virginia (COV) Voluntary Group Long Term Care Insurance Program. This employee-paid program provides a maximum monthly benefit for covered long-term care expenses.

If you are not enrolled in the COV program when you leave or retire from your position, you can apply as a deferred member if you are vested (you have at least five years of service credit) or as a retiree. You must be under age 80; medical underwriting will be required.

VRS has contracted with the Genworth Life Insurance Company as the insurer for the program. For more information, call Genworth Life toll free at 1-866-859-6060 or visit www.genworth.com/cov.

VSDP Long-Term Care Plan

For Active and Retired State Employees



Long-Term Care Coverage Protects Your Finances

Many of us don't think about long-term care as part of long-range financial or retirement planning. Most health insurance plans, however, don't cover services such as nursing home care or care at home to assist with bathing, eating or other activities of daily living. The cost of these services can quickly deplete savings or retirement income.

If you are a state employee enrolled in the Virginia Sickness and Disability Program (VSDP), you have coverage under the VSDP Long-Term Care Plan at no cost to you. You also can elect to continue your coverage if you leave or retire from your position.

VSDP Long-Term Care Services

The VSDP Long-Term Care Plan assists with the cost of:

- Care in a nursing home or hospice facility
- Assisted living facility care
- Community-based care
- Home healthcare services
- Informal care-giving
- Alternative or transitional care

The maximum daily benefit amount is \$96 with a lifetime maximum of \$70,080.

Qualifying for Benefits

You are eligible for benefits if a licensed healthcare practitioner certifies that:

- You are unable to perform at least two of six activities of daily living without substantial assistance; or
- You have a severe cognitive impairment, such as Alzheimer's disease, requiring substantial supervision.

Activities of Daily Living

1. Bathing
2. Transferring, such as getting in and out of bed
3. Dressing
4. Toileting (using the bathroom)
5. Continence
6. Eating (ability to feed oneself)

How to File a Claim

VRS has contracted with the Long Term Care Group, Inc. to coordinate benefits under the plan. Contact the Long Term Care Group, Inc. within 60 days of being certified as eligible for benefits. A family member or friend can call on your behalf:

Long Term Care Group, Inc.

P.O. Box 64011

St. Paul, Minnesota 55164-0011

Toll free: 1-800-761-4057