

## Premium Payment Methods

If you elect to pay the premiums to Genworth Life on a quarterly, semi-annual or annual basis, you may be eligible for a premium discount. Or, you can pay the premiums through a monthly Electronic Fund Transfer from your checking or savings account. Some employers may offer employees the option to pay premiums through a payroll deduction.

## Other Program Features

- If you apply within 60 days of employment, medical underwriting (proof of good health) will not be required. Medical underwriting is required of family members who apply; if you apply after 60 days from your hire date; or if you apply as a deferred member or retiree.
- At group rates, your premiums may be more affordable. Premium rates are guaranteed through March 1, 2020 and will change only if you make changes to your coverage.
- You can choose one of three benefit increase options that will allow you to increase your coverage over time to help protect against the rising cost of care.

## How to Apply and More Information

Visit the Genworth Life website at [www.genworth.com/cov](http://www.genworth.com/cov), to apply online if you have recently been hired or you can download an application and apply by mail. You also can request an information kit that has everything you need to apply.

For more information about covered long-term care expenses and how to apply, call Genworth Life toll-free at 1-866-859-6060 or visit [www.genworth.com/cov](http://www.genworth.com/cov).

## Covered Under the VSDP or VLDP Long-Term Care Plan?

If you are enrolled in the Virginia Sickness and Disability Program (VSDP) or the Virginia Local Disability Program (VLDP), you are covered under the VSDP or VLDP Long-Term Care Plan at no cost to you. For plan details, visit the VRS website at [www.varetire.org](http://www.varetire.org). See also the *Virginia Sickness and Disability Program Handbook* or the *Virginia Local Disability Program Handbook*, available from your human resource office or the VRS website.

# Voluntary Group Long-Term Care Insurance Program

Commonwealth of Virginia



## 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.

You may be eligible to apply for coverage for yourself and select family members in the Commonwealth of Virginia (COV) Voluntary Group Long-Term Care Insurance Program.

### COV Voluntary Group Long-Term Care Insurance Program

The employee-paid COV Voluntary Group Long-Term Care Insurance Program provides a maximum monthly benefit for covered long-term care expenses. The Virginia Retirement System (VRS) has contracted with Genworth Life Insurance Company as the insurer for the program.

#### Am I Eligible?

If you are between the ages of 18 and 79 and work at least 20 hours a week, you are eligible to apply for the program if:

- You are a state employee or faculty member; or
- You are an employee of a local public school division or a political subdivision that has elected to participate in the program.

You also are eligible to apply if:

- You are a deferred member and vested with at least five years of service credit in VRS.
- You are a retiree receiving a VRS retirement benefit.
- You are a retiree of a Virginia public college or university.



If you apply as a deferred member or a retiree, your employer is not required to have elected the program.

If you are eligible for the program, select family members between the ages of 18 and 79 also can apply. These family members include your spouse, adult children, parents, parents-in-law, step parents, step parents-in-law, grandparents, grandparents-in-law, step grandparents and step grandparents-in-law.

#### Coverage Overview

The COV Voluntary Group Long-Term Care Insurance Program provides assistance with long-term care expenses, such as:

- Care in a nursing home or assisted living facility
- Home healthcare services
- Caregiver training
- Community-based care