

# VSDP Long-Term Care Plan

For State  
Employees



Virginia  
Retirement  
System

## 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 in-home care 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 can also elect additional coverage and continue 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 requiring substantial supervision.



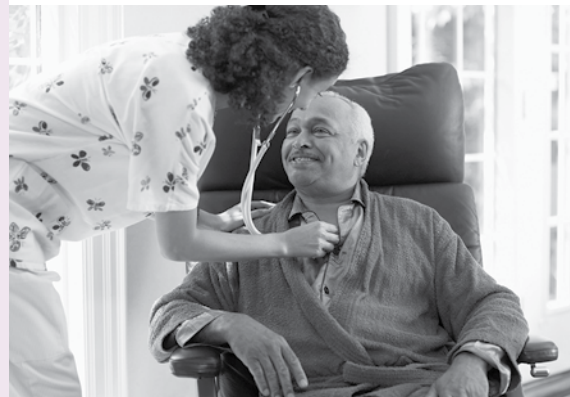
### Activities of Daily Living

- Bathing
- Transferring, such as getting in and out of bed
- Dressing
- Toileting (using the bathroom)
- Continence
- 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, MN 55164-0011  
Toll-free: 1-800-761-4057



## **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 Authorization of Coverage Retention for the Long-Term Care Plan (VSDP or VLDP) (VRS-170) and the Protection Against Unintentional Lapse of Long-Term Care (VSDP or VLDP) (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 1-800-761-4057.

## **More Information**

Plan details and forms are available at [www.varetire.org](http://www.varetire.org). Also read the *Virginia Sickness and Disability Program Handbook for State Employees* available from your human resource office or the VRS website.