



# Long-Term Care Insurance Reduced Health Screening Special Enrollment Period

Montgomery County Government is pleased to offer employees a voluntary benefit to address long-term care risks: Long-Term Care Insurance. This benefit is brought to you by ACSIA Partners, one of the nation's most experienced professionals in long-term care planning. ACSIA Partners' role is to provide education about long-term care planning and enrollment assistance. Policies are underwritten by *LifeSecure*, the company responsible for policy issuance and payment of claims.



## Why Is Planning for Long-Term Care Important?

As we age and medical advancements allow for longer lives, the need for long-term care is increasing. At least 70% of people over the age of 65 will need long-term care services.

While many people believe that Medicare will pay for long-term care services, in the majority of cases, this is not true. Long-term care insurance may help fund in-home care services such as cooking and cleaning, as well as pay for adult day care or a nursing home stay. Today, the average home health care cost can exceed \$3,000 per month. Purchasing long-term care insurance can help you maintain control of your care and reduce the burden of caregiving by family members.

## Why Take Advantage of This Opportunity?

- Comprehensive, individually owned plans
- One-time opportunity for reduced health screening for benefits-eligible employees and working spouses/domestic partners\* ages 18-65, working at least 20 hours per week\*\*
- Gender neutral rates — women typically pay more for long-term care plans, but not with the Montgomery County Government plan (the rates are not gender-based)
- Affordable plans conveniently paid directly by you to the insurance carrier



**Important note: To be eligible for reduced health screening, applications must be received by June 8, 2016. (Newly hired employees must apply within the first 90 days of their hire date.)** Applications received for you and your working spouse/domestic partner after the initial eligibility period will go through full medical underwriting.

\*You must also apply for coverage in order for your spouse or domestic partner to be eligible for reduced health screening. Spouses/domestic partners must be actively-at-work, regularly scheduled to work 20 or more hours per week, and a W-2 employee (i.e., not a contractor) receiving a regular wage or salary.

\*\*Employees and spouses/domestic partners ages 66-79, and all extended family members will be required to go through full underwriting regardless of application date (no reduced health screening option). Eligible extended family members include parents, parents-in-law, grandparents, grandparents-in-law, siblings (including step), cousins, aunts, uncles, and adult children.



## Learn More

To take advantage of this opportunity, call (877) 403-1117 to contact an ACSIA Partners specialist Monday through Friday from 11 a.m. to 7 p.m. ET. By working with ACSIA Partners, you can request information, obtain quotes, or set up an individual or family consultation with an ACSIA Partners specialist. Visit [www.MCG-LTC.com](http://www.MCG-LTC.com) to learn more!