



Long-Term Care Insurance

Long-term care insurance is a voluntary benefit offered through John Hancock that can help you protect your financial resources and provide peace of mind to you and your family, should you or a family member need care. This plan is designed to offer access to affordable coverage that will provide benefits for most long-term care expenses.

This important benefit is available to The State of Washington Health Care Authority employees, their eligible spouses/qualified domestic partners, parents and parents-in-law. Eligible retirees and their spouses/qualified domestic partners, parents and parents-in-law are also eligible to apply. You can apply for long-term care insurance at any time, however, if you are a new hire, you have 31 days from your date of hire to sign up without providing evidence of insurability. Long-term care insurance premiums are based on your age closest to your effective date.

Covered services* include:

Nursing Home: a facility that is either licensed to provide skilled or intermediate nursing care, or is approved by Medicare as a skilled nursing facility

Alternate Care Facility: a facility that provides personal custodial care to five or more unrelated residents, and meets certain other qualifications. This may include facilities that are designed expressly for Alzheimer's or other "cognitively impaired" patients

Home Health Care: home health care provided by qualified home health aides

Adult Day Health Care: a facility licensed to monitor and provide a planned program of day health care services for frail or impaired adults

Informal Care: assistance with the activities of daily living, such as bathing, eating or dressing, provided by formal or informal caregivers.

*Covered services may vary slightly depending on your state of residence

When you apply for coverage, you will choose an option listed below. Coverage includes Nursing Home Care, Alternate Care Facility Care, Home Health Care, Adult Day Health Care, and Informal Care. Each level of care has a corresponding Daily Maximum Benefit (DMB) amount. The DMB is the most the insurance may pay for these covered services received on any day. Each option has a corresponding Lifetime Maximum Benefit (LMB). The LMB is the total pool of money payable for covered long-term care services received while you are insured.

Your coverage choices are as follows:

	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
DMB**			
Nursing Home	\$125.00	\$160.00	\$200.00
Alternate Care Facility	\$93.75	\$120.00	\$150.00
Home Health Care/Adult Day Health Care	\$75.00	\$96.00	\$120.00
Informal Care***	\$31.25	\$40.00	\$50.00
LMB	\$136,875	\$292,000	\$365,000

**The total of benefits payable for all covered services received on any day will not exceed the Nursing Home DMB.

***The total benefits payable for all informal care received in a calendar year is [30] times the informal care DMB. Informal care can be delivered by unskilled persons, including family members who reside in the insured's home.

You may continue long-term care insurance at The Washington Health Care Authority group rates should you leave the company.

If you have any questions or would like to request an enrollment kit, please call John Hancock's Customer Service at 1-800-399-7271 or visit our website at <http://pebbtlc.jhancock.com> (username: pebbtlc; password: jhancock). The enrollment kit includes details about plan provisions and exclusions as well as applications, forms and premium rates.

Coverage is underwritten by John Hancock Life Insurance Company, Boston, MA 02117

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