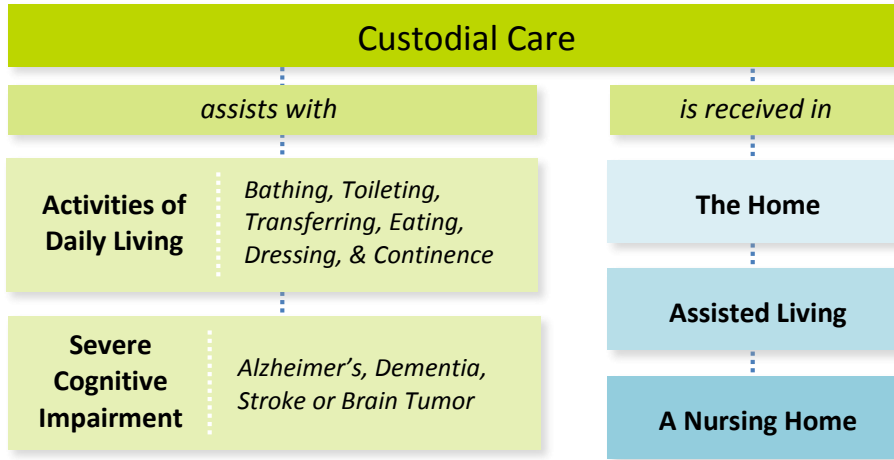


Long Term Care Insurance Basics

What is Long-Term Care?



What is LTC Insurance?

Long-term care insurance is designed to pay for **custodial care** once you are in need of assistance with two or more Activities of Daily Living or have a cognitive impairment like dementia or Alzheimer's.

Long-term care insurance will pay for care received at home, in a nursing home or assisted living facility.

The Cost¹

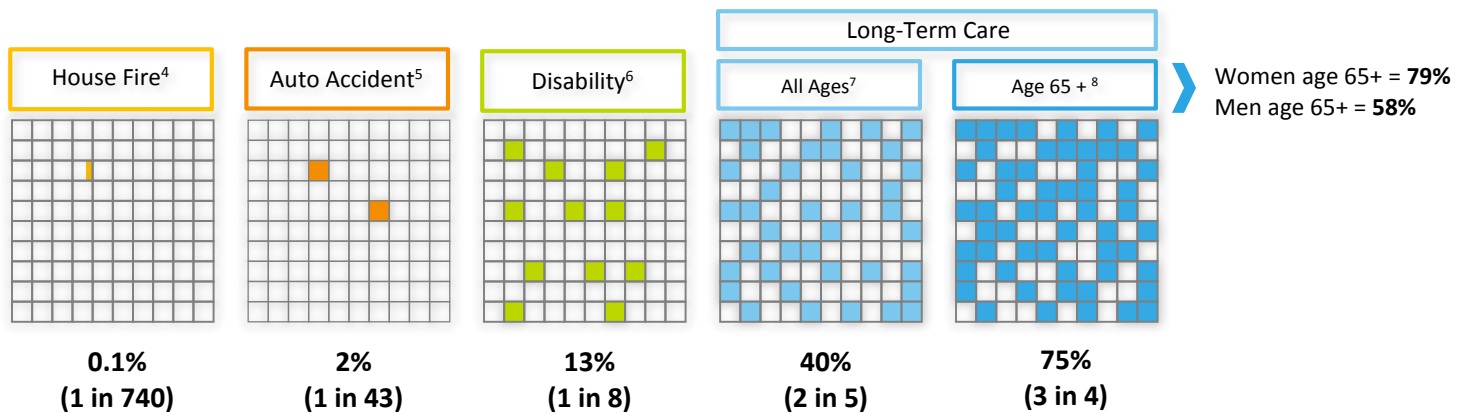
Nursing home costs are averaging \$84,000 per year. With an average length of stay at 2.4 years, **total costs can exceed \$201,600.**

You can navigate your state's current cost of care and tax information with an interactive map at www.ltc-solutions.com/map.

		HOME CARE ²	ASSISTED LIVING	NURSING HOME
AVERAGE STAY³		3 Years	2.5 – 3 Years	2.4 Years
FUTURE \$	2014	\$55,000	\$40,000	\$84,000
	2024	\$85,323	\$62,053	\$130,311
	2034	\$138,985	\$101,080	\$212,268
	2044	\$226,385	\$164,644	\$345,752

The Risk

56% of couples without long-term care insurance spend their income down to the poverty level after one partner has spent 6 months in a nursing home.³ When compared to using other lines of personal insurance, long-term care is the highest risk:



The Need-To-Know Info

Stanislaus County takes pride in offering comprehensive and affordable benefits coverage to employees and eligible dependents – including benefit plans that help you achieve financial security now and in the future. Stanislaus County has partnered with LTC Solutions, Inc., an expert in the long-term care insurance marketplace, and LifeSecure, a well-established carrier in the industry. Together, we bring you the opportunity to purchase a valuable long-term care insurance plan with great rates.

Eligibility

Newly-eligible or newly-hired employees⁹ may purchase coverage with simplified underwriting¹¹ during their initial 60 day eligibility enrollment period which begins on date of hire. This is a one-time opportunity that will not be offered at future open enrollments.

Spouses of newly-eligible employees may purchase coverage with simplified underwriting¹² during their initial 60 day eligibility enrollment period which begins on their spouse's date of hire.

All other benefit eligible employees⁹ who did not enroll during the qualifying period or would like to make changes to existing coverage may enroll at any time by completing full underwriting

Eligible family members of Stanislaus County employees can apply with full underwriting

How Are Premiums Paid?

Employee and spouse premiums will be payroll deducted

If you leave the County, you will have the opportunity to continue your coverage at the same rate.

All other family members will be billed separately

Plan Highlights

Benefit Features	Available Plan Options
Lifetime Benefit Bank	\$100,000- \$400,000
Monthly Access Limit	1%, 2%, 3% ¹⁰
Inflation Protection	GPO, 3% Compound or 5% Compound
Elimination Period	90 days

For More Information

Online Benefit Guide: www.myltcguide.com/stanislauscounty

Toll-Free: (877) 286-2852

Email: info@ltc-solutions.com

1 Genworth 2013 Cost of Care Survey. Tenth Edition.

2 Based on an 8 hour day for a homemaker at \$19/hour to a home health aide for \$21/hour.

3 Health Insurance Association of America

4 Karter, Michael J., Fire Loss in the United States during 2004, National Fire Protection Association.

5 Bureau of the Census Data, 2000 and 2000 data collected from the federal Highway Administration, November 2001

6 US Department of Health and Human Services. "National Clearinghouse for Long Term Care Information." 2011.

7 Long-Term Care. AHRQ Focus on Research. AHRQ Pub No. 02-M028, March 2002. Agency for Healthcare Research & Quality

8 US Department of Health and Human Services. What is Long-Term Care? 2009.

9 Full-time employees working 30+ hours per week

10 1% is not available with the \$100,000 Benefit Bank

11 Must be ages 18-65

12 Must be ages 18-65, working 20+ hours per week