

# LTC-TN

## State of Tennessee

Employee and Retiree Long-Term Care Insurance Program

### LONG-TERM CARE INSURANCE:

#### The Caring Part of Your Financial Plan

Group CareDirections® Premier is a tax-qualified long-term care insurance policy designed to help provide you with security and peace of mind that you will have help paying for long-term care services should the need arise. This policy provides benefits for all levels of long-term care services in a facility or at home.

Covered care settings include:

- Home Health Care Agency
- Adult Day Care
- Assisted Living Facility
- Nursing Facility
- Hospice Program



## GROUP LONG-TERM CARE INSURANCE

Certificate Program Overview

### Enrollment Eligibility:

In addition to yourself, your family members may also be able to apply for benefits through this program. Eligible family members include:

- Spouse
- Parents (including in-laws)
- Dependent Children (including adopted & step) through age 26
- Dependent Survivor

GRP11-363-MA-TN-811

**MEDAmerica**  
INSURANCE COMPANY  
An Excellus Company Home Office: Pittsburgh, PA

# Benefit Selections

## Daily Benefit Amount

This is the maximum benefit amount the policy will pay per day for covered services. Actual charges for nursing facility, assisted living facility, bed reservation and respite care are paid at 100% of your daily benefit amount. Home care, adult day care, and hospice program benefits are paid at 60% of your daily benefit amount. Options include:

- \$100/\$60
- \$150/\$90
- \$200/\$120

## Benefit Period

This is the number of days for which daily benefits are payable. Choose from 1,095 Days (3 years) or 1,825 Days (5 years).

## Lifetime Benefit Amount

The lifetime benefit amount, also called a “pool of money,” is the total amount of money available for benefits. It is determined by multiplying the daily benefit amount by the benefit period.

### Lifetime Benefit Amount Calculation Example:

<b>Benefit Period</b>	1,095 Days (3 years)	1,825 Days (5 years)
<b>x Daily Benefit</b>	\$100/Day	\$100/Day
<b>= Lifetime Benefit Amount</b>	<b>\$109,500</b>	<b>\$182,500</b>

## Inflation Protection

Inflation protection protects the value of the coverage you buy today to offset future increases in the costs for long-term care. Your CareDirections® Premier inflation protection options are:

- Compound Inflation 5% Annually
- No Inflation

## Lifetime Elimination Period

This once-in-a-lifetime elimination period is similar to a deductible. It is the period of time you must pay for covered services before we begin to pay benefits. It begins on the 1st day you are certified as meeting benefit eligibility. Your CareDirections® Premier lifetime elimination period is 90 calendar days.

## Premium Payment

Your CareDirections® Premier payment plan is lifetime. Premiums will be waived during any period you are receiving benefits.

### LTC-TN qualifies for the Tennessee Long-Term Care Partnership plan.\*

This means that every dollar the policy pays in benefits equals a dollar of assets that will be protected if you ever need to apply for the Medicaid long-term care benefit. Without a partnership-certified policy, Medicaid (TennCare in Tennessee) will pay benefits only after you have spent down most of your assets to financially qualify. Keep in mind, every dollar not paid by Medicaid (TennCare in Tennessee) is a dollar that can stay in the state budget for education, public works and to fund jobs for public employees.

\* You must select the 5% compound inflation rider in order for your policy to be partnership-certified.

# CARE DIRECTIONS<sup>®</sup> Premier

# Features

## Features — LTC-TN CareDirections<sup>®</sup> Premier

*Premier Protection — security and peace of mind for all levels of long-term care services.*

### Portability

Coverage anywhere in the United States and its possessions.

### Level Premiums

Your premium is based on your age at the time of enrollment and cannot be increased in the future based on age or health. Your premium could possibly increase if the premium is increased for everyone enrolled in the group.

### Guaranteed Renewability

Your coverage continues as long as premiums are paid on time.

### Premium Waiver

Your premium payments will be waived on a monthly basis, starting on the 1st day you are certified as meeting benefit eligibility, have satisfied the lifetime elimination period and have been approved for benefits. The premium waiver ends when you are no longer benefit eligible for a period of 90 calendar days.

### Spousal Discount

10% premium reduction for each spouse when both spouses are issued coverage.

### Benefit Planning

Our expert personal care advisors may assist in defining your plan of care and arranging for long-term care services. This service is optional and does not reduce your lifetime benefit amount.

### Alternate Care

We may pay for alternate qualified long-term care services that are medically acceptable, cost effective, and agreed to by you and us.

### Bed Reservation

We will pay benefits up to 21 days per calendar year to reserve a nursing facility, assisted living facility or hospice facility bed if you are temporarily hospitalized.

### Hospice Program

Coverage is provided for hospice program services if you are terminally ill. These services may be provided in a nursing facility, assisted living facility or in your home. The elimination period does not apply to this benefit.

### Respite Care

We will pay benefits up to 21 days per calendar year for respite care services to provide temporary covered long-term care services for you while your regular caregiver in your home takes a brief rest. The elimination period does not apply to this benefit.

### Tax Qualification

This plan is designed to provide potential tax advantages. Please consult your tax advisor for more information.

For additional details, please review the *LTC-TN Group Outline of Coverage* included in your enrollment booklet.



## Benefit Eligibility

To be eligible for benefits, we must receive periodic proof from a licensed health care practitioner that:

- You need substantial assistance with at least two of the six activities of daily living for a period expected to last at least 90 days; or
- You need substantial supervision to protect you from threats to your health and safety due to severe cognitive impairment.

Payment of benefits for qualified long-term care services are subject to benefit eligibility, terms and conditions.

Our customer service specialists are available to answer any questions you might have.

## GROUP LONG-TERM CARE INSURANCE

Certificate Program Overview



CARE DIRECTIONS® *Premier*

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**Call toll free 1-866-615-LTCi (5824)**  
**Visit our website at [www.LTC-TN.com](http://www.LTC-TN.com)**