



HIGHLIGHTS OF THE OKLAHOMA STATE UNIVERSITY LONG-TERM CARE INSURANCE PLAN

DID YOU KNOW?

Oklahoma State University sponsors a voluntary Group Long-Term Care Insurance Plan for for all faculty and staff who are actively working 30 hours or more per week, in a continuous, regular position, on U.S. payroll. Eligible spouses, parents, parents-in-law, grandparents and grandparents-in-law, siblings and adult children and spouses of eligible siblings and of adult children of eligible faculty and staff are also eligible to apply.* The insurance is underwritten by John Hancock Life Insurance Company (John Hancock) Boston, MA 02117, one of the premier Long-Term Care Insurance carriers.



WHY SHOULD YOU BE CONCERNED WITH LONG-TERM CARE ISSUES?

What would you do if you, your spouse, or one of your parents suddenly became unable to care for themselves and needed assistance with the most personal daily activities, like bathing or dressing? While most of us prefer not to think about this possibility, many of us have known friends or family members faced with this predicament. One must consider the possibility of needing that assistance as well as the estimated costs associated with receiving that care.



BENEFIT OPTIONS

In addition to conventional nursing home coverage, the policy covers services received in your own home and other types of care facilities may be covered. The mix of care settings and levels of care varies with different policies.



PATIENT ADVOCACY

One of the most valuable features of this plan is patient advocacy. John Hancock patient advocates are registered nurses who are knowledgeable in the field of long-term care. They will work with you and your family to find the care that is right for you and to help you use your long-term care benefits wisely. However, you are not required to follow their recommendations.



INFLATION PROTECTION FEATURE

If long-term care costs increase due to inflation, you may have the opportunity to increase your elected Daily Maximum Benefit and consequently increase your Lifetime Maximum Benefit. This allows your benefits to remain meaningful over time.

*All applicants, other than eligible active faculty and staff and their spouses must reside in the U.S. (50 states or DC) to be eligible to apply. Spouses, siblings and children must be issue age 18 or older to be eligible to apply.



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PREMIUMS BASED ON AGE AT ENROLLMENT

Your age when you first enroll determines your monthly premium rate for coverage you buy now. The younger you are when you enroll, the lower your cost will be.

NO-HASSLE BILLING

Active faculty and staff and their spouses pay premiums through payroll deduction. All other participants pay premiums through direct billing or automatic bank withdrawal.

FULL PORTABILITY OF COVERAGE

Even if you leave your job at Oklahoma State University, you may be able to continue your coverage at group rates.

REMEMBER

You will have **guaranteed acceptance** into the plan regardless of your current health status if you are a newly hired eligible faculty or staff or newly eligible faculty or staff applying within 31 days of first becoming eligible for this benefit.

All others including eligible family members, must provide proof of good health when applying at anytime.



Request your enrollment kit today!
Call 1-800-482-0022 or visit the
Oklahoma State University Group Long-Term Care
web site at <http://osu.jhancock.com>
(username: osu; password: mybenefit).

***Note:** This is only a brief summary of some of the features in the Oklahoma State University Long-Term Care Insurance Plan. Some plan features may vary by state. More details about plan provisions and exclusions are included in the enrollment kit.*