Help protect your future from one of life’s uncertainties

GROUP LONG TERM CARE INSURANCE PROGRAM

Why consider

Group Long Term Care Insurance

PLAN FOR YOUR FUTURE-
It covers expenses for long term care services received at home, in the community or in a nursing facility. Here are a few quick points to consider:

- Neither health nor disability insurance will cover this kind of care.
- Relying on government programs may not be a viable solution.

PROTECT YOUR ASSETS-
Without insurance, the costs of these services may have to come out of your savings or income.

PROTECT THOSE WHO CARE FOR YOU -
Family members often take on new responsibilities based on care needs. Caring for a loved one who becomes chronically ill can take a toll, not only financially but also physically and emotionally.

√ Premiums are age-based
√ Added asset protection available
√ No age limit for employees
√ Fully portable
√ Reduced underwriting for most
√ Family members can apply

To see what this could mean for you, go to:

www.genworth.com/groupltc
Group ID: brynmawr
Access Code: groupltc

- Learn More
- Get a quote
- Enroll online

40% of all people currently receiving long term care services are ages 18 to 64.

To speak with a Program Expert from Genworth
Call 800-416-3624

Feel free to call Lois:

Lois Mellon
lois@affinityltc.com
1-877-777-3512
Ext. 306

U.S. Department of Health & Human Services National Clearinghouse for Long Term Care
Tailor this benefit to meet your individual needs with three decisions:

1. **Choose a Monthly Benefit?**

   **Monthly Nursing Facility Maximum**: The maximum monthly amount the plan will reimburse for covered expenses.

   - $1,500
   - $3,000
   - $4,500
   - $6,000

2. **How large do you want your total pool of money to be?**

   **Total Coverage Amount**: The total amount available for the lifetime of coverage, used as a pool of money that can reimburse covered expenses (until the amount is exhausted), as long as coverage remains in effect.

   *Options available: $36,000 up to $288,000*

3. **How do you want to enable that pool to grow over time?**

   **Benefit Increase Options**: Increases in the monthly Nursing Facility Maximum and Total Coverage Amount over time to help ensure coverage keeps pace with the rising cost of care.

   *Options available: No inflation, Automatic 3% Compound or Automatic 5% Compound*

This benefit is *Partnership Qualified* -

with the purchase of 3% or 5% Compound inflation — age dependent:

- Helps to protect your assets as a Pennsylvania Resident
- Provides dollar for dollar asset protection for each dollar of benefit paid under qualified long term care insurance

As a Bryn Mawr College full-time, benefit eligible employee, you and your family members can now get this coverage at competitive group rates. Coverage under this Program is fully portable, so it can move with you if you change jobs, retire or leave the College.