

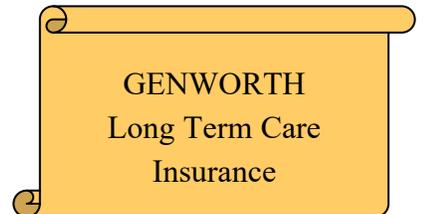
Your benefits include

Group Long Term Care Insurance

Plan for your future — *Be informed, don't underestimate your need...*
Long-term care is something Americans of any age should be thinking about, but most people are not aware of the gap in their health care plan. Long-term care insurance can help by covering a wide range of medical and non-medical services including custodial help with daily activities, nursing care and skilled nursing services at home, adult day care, respite care, assisted living and nursing home care. All fall into the category of long-term care for people who are physically or mentally unable to care for themselves.

Critical for any age — *Not just the elderly...*
Many mistakenly assume that long-term care insurance is only for the elderly. Coverage is critical for any age, and more economical to purchase when younger. Anything can happen to anyone at any time resulting in the need for some sort of care. It is not uncommon to find a person in their 30s in a nursing home because of a debilitating accident.

You are not covered — *Protect your assets and your family ...*
Health insurance does not typically cover long-term care costs and Medicare is limited pay-ing for skilled nursing facility care only after a 3-day hospitalization and may require large out-of-pocket expenses. Without insurance, the cost of these services may have to come out of your savings or income. Long Term Care Insurance builds a firewall of protection around your assets. Caring for a loved one who becomes chronically ill can take a toll on the entire family, not just financially but physically and emotionally as well.



To see what this could mean for you & your extended families go to:

Check out your group benefit offering!

www.genworth.com/mmu

- Learn More
- Get a quote
- Enroll online

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



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***Tailor this benefit to meet your individual needs with
three decisions:***

1. Choose a Monthly Benefit?

\$1,500

\$3,000

\$4,500

\$6,000

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

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: Future Purchase Option, Automatic 3% Compound or Automatic 5% compound

Non-Forfeiture Benefit:

A reduced coverage amount is provided without further premium payments if coverage ends due to non-payment of premiums after 3 years. This option may be chosen for an additional 12% increase to the premium.

(The reduced coverage amount is the equivalent of the monthly benefit chosen, *OR* all of the premiums paid in to-date, minus any claims. The greater of the two values will be set aside as a reduced benefit pool to use when care is needed. It is not a cash value; it is a reduced benefit to use at a later date.)

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 Monmouth University 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 University.