

Why add long term care insurance to your member benefits?

The need

Monthly Benefit Choices	Will Reimburse Up to This Amount For Covered:		
	Home Care	Assisted Living Care	Nursing Facility Care
\$ 3,000	\$ 2,250	\$ 3,000	\$ 3,000
\$ 4,500	\$ 3,375	\$ 4,500	\$ 4,500
\$ 6,000	\$ 4,500	\$ 6,000	\$ 6,000
\$ 7,500	\$ 5,625	\$ 7,500	\$ 7,500
Texas cost of care ²	\$ 3,221/month	\$ 2,698/month	\$ 4,838/month

Step 2: Select Your Total Coverage Amount

This is the total amount of money available to pay covered long term care expenses for the lifetime of your coverage. You have several choices available to you – depending on the monthly benefit you selected.

Monthly Benefit Choices	Total Coverage Choices		
\$ 3,000	\$ 108,000	\$ 180,000	\$ 360,000
\$ 4,500	\$ 162,000	\$ 270,000	\$ 540,000
\$ 6,000	\$ 216,000	\$ 360,000	\$ 720,000
\$ 7,500	\$ 270,000	\$ 450,000	\$ 900,000

Step 3: Choose a Benefit Increase Option

This program offers 3 Benefit Increase Options to help you protect against the rising cost of care:

Benefit Increase Option

Every three years, as long as you're not in claim status, you'll be offered the chance to buy more coverage without answering any medical questions. The premium for the increase will be based on your age at the time you increase your benefits. If you decline the increase two consecutive times, future offers will not be made.

Automatic 3% Compound Life Premium

Your Monthly Benefit and Total Coverage will automatically increase by 3% compound every year, with no additional increase in your premium.

Automatic 5% Compound Life Premium

Your Monthly Benefit and Total Coverage will automatically increase by 5% compound every year, with no additional increase in your premium.

A simple solution can fit your needs and budget

It's easy to apply for coverage – and it may be more affordable than you think. You can tailor a plan to meet your individual needs and your pocketbook.

For example, with the new TRS Group Long Term Care Insurance Program, a 45 year old can purchase comprehensive coverage starting at \$47.52 per month.⁴

A sampling of additional available plans for a 45 year old.				
Monthly Benefit	\$ 3,000	\$ 4,500	\$ 6,000	\$ 7,500
Total Coverage	\$ 108,000	\$ 162,000	\$ 216,000	\$ 270,000
Monthly Premium	\$ 17.95	\$ 26.93	\$ 35.92	\$ 44.90

¹ Long Term Care Financing: Policy Options for the Future. Feder, Komisar and Friedland, June 2007. Health Policy Institute, Georgetown University.

² 2009 Genworth Financial Annual Cost of Care Survey, conducted by CareScout, April 2009.

³ Long Term Care Financing: Policy Options for the Future. Feder, Komisar and Friedland, June 2007. Health Policy Institute, Georgetown University.

⁴ Assumes the "Buy more coverage over time" benefit increase option and does not include the optional non-forfeiture benefit.

Details about benefits, costs, limitations, and exclusions can be found in the outline of coverage.

Group Long Term Care is underwritten by Genworth Life Insurance Company. This material is part of a solicitation for Group Long Term Care Insurance under Group Policy Number 09014 on policy form series 7046POL-TRS 07/09. Form numbers can vary by state, including a state specific variation.

For more information or to enroll:

Go to:
www.genworth.com/groupitc

Use Group ID: TRS
and Access Code: groupitc

or Call: 866 659.1970
to speak with a Program expert or to order an information kit.