

## HIGHLIGHTS OF THE UNIVERSITY SYSTEM OF NEW HAMPSHIRE LONG-TERM CARE INSURANCE PLAN

### Did you know?

The University System of New Hampshire sponsors a voluntary Group Long-Term Care Insurance Plan for:

- Active employees
- Eligible spouses/qualified same-sex domestic partners
- Adult children
- Siblings
- Parents, parents-in-law
- Grandparents/grandparents-in law

All members of the eligible group, other than eligible actively-at-work employees, must be age 18 or older to apply for coverage.

All applicants must reside in the U.S. (50 states or the District of Columbia) on their effective date of coverage. This requirement does not apply to eligible active employees and their spouses/qualified same-sex domestic partners temporarily residing outside of the U.S. applying with their U.S. address. Foreign nationals residing outside the U.S. on U.S. payroll are not eligible.

### Why should you be concerned with long-term care issues?

The need for long-term care can occur at any point during your life due to illness, accident, or the effects of aging. What would you do if you or one of your family members needed assistance with the most personal daily activities, like bathing or dressing? Could you afford the cost of long-term care services, either at home or in a nursing home setting? It may be wise for you to think about how would you manage a long-term care situation, just in case you have to, at some point in the future.

### Enroll Now

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

### 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.

### Care Coordination

One of the most valuable features of this plan is care coordination. John Hancock care coordinators 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.



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### Inflation Protection Feature

The inflation protection feature allows you to increase your coverage periodically, so that it keeps pace with inflation.

### Premiums Based on Age at Enrollment

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

### Premium Payment is Easy

Employees and their spouses/qualified same-sex domestic partners pay premiums through payroll deduction. All others have the option to pay premiums through direct billing or automatic bank withdrawal.

### Full Portability of Coverage

Even if you leave your job at the University System of New Hampshire, you will be able to continue your coverage at group rates.



### Request your enrollment kit today!

Call **1-877-569-0735** or visit the  
University System of New Hampshire  
Long-Term Care web site at  
<http://usnh.jhancock.com>  
(username: usnh; password: mybenefit)

**Note:** This is only a brief summary of some of the features in the University System of New Hampshire Group 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.

Group Long-Term Care Insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117.

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