

## HIGHLIGHTS OF THE A&M SYSTEM LONG-TERM CARE INSURANCE PLAN

### DID YOU KNOW?

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

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The Texas A&M University System sponsors a voluntary Group Long-Term Care Insurance Plan for active full time employees, graduate student employees, and Postdoctoral Fellows. Eligible family members may also 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.

#### BENEFIT OPTIONS

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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.

#### CARE COORDINATION

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In addition to conventional nursing home coverage, the policy may cover services received in your own home and in other types of care facilities.

#### INFLATION PROTECTION FEATURE

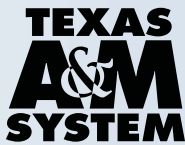
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One of the most valuable features of this plan is care coordination. John Hancock care coordinators are registered nurses who are knowledgeable in the field of long-term care. They will work with you and your family to find the care that is right for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

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.

\*Eligible family members of eligible employees include: spouses, surviving spouses, parents and parents-in-law of eligible employees and retirees; grandparents, grandparents-in-law, adult children, siblings and spouses of adult children and siblings of eligible employees and of eligible employees' spouses.

Please note: Spouses, adult children and siblings must be age 18 or older to apply. All applicants, except eligible, active employees and their spouses must reside in the U.S. (50 states, DC and Puerto Rico) to be eligible to apply.



## HIGHLIGHTS OF THE A&M SYSTEM LONG-TERM CARE INSURANCE PLAN

### PREMIUMS BASED ON AGE AT ENROLLMENT

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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.

### CONVENIENT BILLING

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Employees/graduate student employees and their spouses pay premiums through payroll deduction. All others (including those serving a Postdoctoral Fellowship) will have the option of paying premiums through automatic bank withdrawal or direct billing.

### FULL PORTABILITY OF COVERAGE

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Even if you retire or leave the Texas A&M University System, you will be able to continue your coverage at group rates.

### ENROLL NOW

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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 90 days of first becoming eligible for this benefit



**Request your enrollment kit today!**

**Call 1-800-498-9100**

**or visit the John Hancock Long-Term Care  
web site at <http://tamus.jhancock.com>  
(username: **tamus**; password: **mybenefit**)**

***Note:** This is only a brief summary of some of the features in the A&M System 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.*