



Special Enrollment Opportunity: New Long Term Care Insurance Program Enrollment from Nov. 1 to Dec. 12, 2014

The University of Denver is pleased to announce that, after a comprehensive market evaluation, we have selected LifeSecure as our new carrier for the Long-Term Care Insurance Program so we can continue to make this valuable protection available as part of our Employee Benefits offer. The addition of this new program does not impact those who previously enrolled in the Prudential Plan; that coverage does not change for you as long as you continue to pay your premiums. This new plan ensures that all employees continue to have access to this insurance with the unique advantages of an Employee Sponsored Plan.

Many of you may have personal experience providing care for a parent, friend, or relative and realize the emotional and financial stress this situation can cause. Long-term care insurance covers the cost of this care, which can help you preserve and protect your financial resources and provide peace of mind to you and your family.

Why You Should Consider Long-Term Care Insurance Protection:

- 70 percent of Americans over 65 will need Long-Term Care*
- Medicare, Health Insurance and Disability Insurance do not cover Long-Term Care Services
- The average annual cost of care is \$81,000 for a Nursing Home and \$43,000-for Home Care**
- The average cost of care is projected to exceed \$340,000 per year in 30 years**

This program is available to all actively-at-work employees age 18 through 79, who are U.S. residents working at least 20 hours per week. During this initial offering, active employees age 18-65 can apply for this protection with reduced underwriting. Eligible spouses/qualified domestic partners are also eligible to apply, and may also qualify for reduced underwriting during this initial enrollment.

This is a limited offer and will not be available again under the same terms. You must enroll Nov. 1 through Dec. 12, 2014 to take advantage of this special underwriting. Please watch your email for more information and the opportunity to attend an informational meeting so you can make an informed choice that works best for you and your family.

Learn More Now:

- Attend an informational meeting on **Tuesday, Nov. 18 (8:30 & 10 a.m.)**, **Thursday, Nov. 20 (11:30 a.m. & 1 p.m.)**, or **Wednesday, Dec. 3 (3 p.m.)** in the **DuPont Room, Mary Reed Building**
- To enroll by phone or get questions answered, call the Long-Term Care Team at **(855) 889-5540**
- To enroll online, go to the Long-Term Care Website for HMA at www.yourlifefsecure.com to get plan details, rates and application details.
- Login: Select “**Worksite and Associations**” Group Number is **01175V**
- Email questions to: DenverUniversity@LTCIPartners.com