

OPTIONAL LONG-TERM CARE INSURANCE PLAN

Iowa State University offers eligible actively-at work employees, retirees and eligible family members a voluntary Long-Term Care Insurance Plan. The insurance is underwritten by John Hancock Life Insurance Company (John Hancock), Boston, MA 02117, one of the premier Long-Term Care Insurance carriers.

What would you do if you, your spouse/qualified domestic partner, 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. You must consider the possibility of needing that assistance and the estimated costs associated with receiving that care.

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.

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. Even if you retire or leave your job at Iowa State University, you may continue your coverage at group rates.

There are many excellent features to this long-term care insurance plan. If you did not enroll during the initial enrollment period you are allowed to request an enrollment kit and apply for the coverage. To request an enrollment kit call John Hancock at 1-888-999-4563 or visit the Iowa State University long-term care web site at <http://iowasu.jhancock.com> (username: iowasu; password: mybenefit).