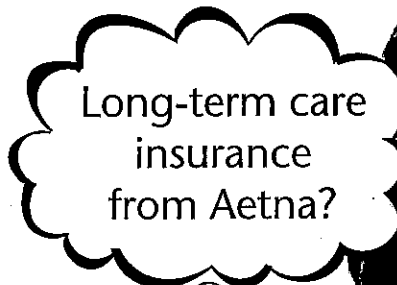


# Here's why you should consider long-term care insurance from Aetna...



No one wants to think about needing long-term care (LTC). But as accidents and illnesses that once were fatal have become routinely survivable, people are living longer – although not always in complete health. That means more assistance and care for people who can no longer care for themselves.

## So, if you or someone in your family needs LTC how will you pay for it?

Not with your health or disability insurance, which typically does not pay for custodial care or help with activities of daily living. Or with Medicare, which provides only a limited amount of care to help you get better. Or with Medicaid, which requires you to spend your own money

provide

before it will pay for care in a facility of *its* choice.

## And who will provide the care?

Family is no longer readily available to help. Because women live longer than men, they often have no choice but to pay for their own care.<sup>1</sup>

## Chances are you'll pay the costs of LTC yourself.

The plans you had for your hard-earned savings, investments and retirement income? If you don't plan now, you may need these funds to pay the costs of LTC later. Just like one

third of all people who need LTC.<sup>2</sup> And the costs are only going up: The American Council of Life Insurers predicts that LTC costs will quadruple by 2030.<sup>3</sup>

## UNLESS you have Aetna Long Term Care insurance.

LTC insurance from Aetna provides a daily benefit that helps offset the cost of care for people who can no longer care for themselves. It helps to preserve your assets and gives you choices about

- ▲ where you receive care...
- ▲ who provides the care...
- ▲ how you live your life.



Turning promise into practice™

[www.aetna.com/group/trs](http://www.aetna.com/group/trs)

<sup>1</sup> *New England Journal of Medicine*, 11/99

<sup>2</sup> Center for Medicare and Medicaid Services Office of the Actuary, 2001\*

<sup>3</sup> American Council of Life Insurers, 4/00

insurance

**Teacher Retirement System of Texas (TRS)**  
**Aetna Group Long Term Care Insurance Benefit Summary – Service Plan**

TRS is Trustee of the Texas Public School Employees Group Long-Term Care Insurance Program, underwritten by Aetna Life Insurance Company. The chart below outlines some of this service plan's benefits and features. For term definitions, complete rates and more information, please visit [www.aetna.com/group/trs](http://www.aetna.com/group/trs).

<b>Enrollment Period</b>	Eligible employees, spouses, parents and parents-in-law as well as retirees, their spouses, and surviving spouses, and grandparents may enroll anytime with proof of good health. Eligible new hires may enroll within 90 days of hire/eligibility without proof of good health.																								
<b>Spousal Discount</b>	There is a 10% discount in premiums if both the employee/retiree and their spouse enroll in this program.																								
<b>Rates and Method of Payment</b>	Sample rates are included on the back of this flyer. Employees receive payroll deductions for themselves and their spouses. Retirees and their spouses receive annuity deductions. All others are billed directly by Aetna.																								
<b>Amount of Coverage Per Day = Daily Benefit Amount (DBA)</b>	You choose a Daily Benefit Amount (DBA) of \$100, \$125 or \$150. The plan will reimburse you for expenses incurred up to a certain percentage of your DBA (see Expenses Covered). The DBA is the maximum amount of coverage your plan could provide you each day.																								
<b>How <u>You</u> Qualify for Claim (Receive Benefits)</b>	You qualify for claim by first submitting a claim form. A licensed health care practitioner must certify annually that you are unable to perform at least two of six activities of daily living (bathing, dressing, eating, transferring, toileting, continence) or have a severe cognitive impairment (like Alzheimer's) for at least 90 days.																								
<b>Single Waiting (Deductible) Period of 90 Consecutive Days</b>	In order to receive benefits, <i>only one</i> 90-day waiting (deductible) period needs to be met, regardless of how often and for what reason you qualify for claim. The waiting period helps keep plan rates affordable.																								
<b>Premiums Waived When in Claim</b>	After the 90-day waiting period, premiums are waived. You pay no premiums while you receive benefits.																								
<b>Expenses Covered</b>	<p><b>The plan will reimburse you for bills submitted for covered expenses up to a percentage of your Daily Benefit Amount (DBA).</b></p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"><i>Nursing Home or Hospice Facility Care:</i></td> <td style="vertical-align: top;"><i>Actual Expenses up to 100% of DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Assisted Living Facility Care:</i></td> <td style="vertical-align: top;"><i>Actual Expenses up to 100% of DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Adult Day Care:</i></td> <td style="vertical-align: top;"><i>Actual Expenses up to 50% of DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Hospice Care:</i></td> <td style="vertical-align: top;"><i>Actual Expenses up to 100% of DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Home Health Care:</i></td> <td style="vertical-align: top;"><i>Actual Expenses up to 50% of DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Community Based Care:</i></td> <td style="vertical-align: top;"><i>Actual Expenses up to 50% of DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Alternate Care:</i></td> <td style="vertical-align: top;"><i>Actual Expenses up to 50% of DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Bed Reservation:</i></td> <td style="vertical-align: top;"><i>100% of your DBA for 21 days per calendar year to hold the bed in a nursing facility or an assisted living facility.</i></td> </tr> </table> <p><b>Additional benefits that do not deduct from the Lifetime Maximum:</b></p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"><i>Transitional Care:</i></td> <td style="vertical-align: top;"><i>One time payment equal to 3 times your DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Informal Care:</i></td> <td style="vertical-align: top;"><i>25% of your DBA for up to 100 days per calendar year.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Informal Care Giver Training:</i></td> <td style="vertical-align: top;"><i>One payment per claim equal to cost of training for up to 3 times your DBA.</i></td> </tr> <tr> <td style="vertical-align: top;"><i>Respite Care:</i></td> <td style="vertical-align: top;"><i>50% of your DBA for up to 21 days per calendar year.</i></td> </tr> </table>	<i>Nursing Home or Hospice Facility Care:</i>	<i>Actual Expenses up to 100% of DBA.</i>	<i>Assisted Living Facility Care:</i>	<i>Actual Expenses up to 100% of DBA.</i>	<i>Adult Day Care:</i>	<i>Actual Expenses up to 50% of DBA.</i>	<i>Hospice Care:</i>	<i>Actual Expenses up to 100% of DBA.</i>	<i>Home Health Care:</i>	<i>Actual Expenses up to 50% of DBA.</i>	<i>Community Based Care:</i>	<i>Actual Expenses up to 50% of DBA.</i>	<i>Alternate Care:</i>	<i>Actual Expenses up to 50% of DBA.</i>	<i>Bed Reservation:</i>	<i>100% of your DBA for 21 days per calendar year to hold the bed in a nursing facility or an assisted living facility.</i>	<i>Transitional Care:</i>	<i>One time payment equal to 3 times your DBA.</i>	<i>Informal Care:</i>	<i>25% of your DBA for up to 100 days per calendar year.</i>	<i>Informal Care Giver Training:</i>	<i>One payment per claim equal to cost of training for up to 3 times your DBA.</i>	<i>Respite Care:</i>	<i>50% of your DBA for up to 21 days per calendar year.</i>
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**Teacher Retirement System of Texas (TRS)  
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<p><b>Total Coverage for Life of Plan = Lifetime Maximum Benefit</b></p>	<p>You may select a 5, 7 or 10 year Lifetime Maximum Benefit. Your Lifetime Maximum Benefit is determined by multiplying the number of days in 5, 7 or 10 years by your Daily Benefit Amount (DBA).</p> <p>To determine the total amount of money that your coverage provides; i.e. "Lifetime Maximum Benefit":</p> <ol style="list-style-type: none"> <li>1. Multiply the DBA you select by 365 (days in a year)</li> <li>2. Multiply that result by the number of years your plan is based on (5, 7 or 10 years).</li> </ol> <p>Based on when and where you receive care, your Lifetime Maximum Benefit could be paid out in a minimum of 5, 7 or 10 years or in a <i>much longer</i> period of time.</p> <p><i>Example on Calculating the Lifetime Maximum Benefit:</i>  <i>DBA = \$100</i>  <i>Lifetime Maximum Benefit is based on 5 years.</i>  <i>Therefore, your total lifetime Maximum Benefit is: \$100 x 365 = \$36,500 x 5 years = \$182,500.</i></p>
<p><b>Restoration of Benefits</b></p>	<p>Your total Lifetime Maximum Benefit is restored to its original value when you recover and resume premium payments.</p>
<p><b>Inflation Protection Increases</b></p>	<p><b>You have the choice of electing one of the following Inflation Protection options:</b></p> <p><b>Optional Inflation Protection</b> - You may increase your coverage every 2 years without proof of good health to help keep pace with the rising cost of long term care. You may increase your coverage through this feature even if you are in claim as long as you have not turned down a previous offer.</p> <p><b>Automatic Inflation Protection</b> - Your coverage will automatically be increased by 5% of your original DBA every year without proof of good health to help keep pace with the rising cost of long term care. Your coverage will be increased through this feature even if you are in claim.</p>
<p><b>Death Benefit – Refund of Contributions (ROC) (Please note – this is an optional feature. Additional premiums will apply.)</b></p>	<p>Your premiums can be returned to your beneficiary less any claim dollars paid if you choose to include the Refund of Contribution feature (ROC), subject to a 10% reduction rule.</p>
<p><b>30 Day Free Look</b></p>	<p>Your premiums will be refunded if you cancel your plan within 30 days of receiving your Certificate of Coverage booklet.</p>
<p><b>Portability</b></p>	<p>If you leave your current employer you can continue your coverage by paying Aetna directly, at the same group rate.</p>
<p><b>Non-Forfeiture – Shortened Benefit Period (Please note – this is an optional feature. Additional premiums will apply.)</b></p>	<p>If premium payments are stopped after at least 3 years, the individual still has Long Term Care benefits available. However, the amount of benefit or the length of time that you have the benefit will be reduced. This is <i>not</i> a cash value.</p>
<p><b>Choices to Make</b></p>	<ol style="list-style-type: none"> <li>1. Select your Daily Benefit Amount, Lifetime Maximum Benefit, and whether or not to include ROC/Shortened Benefit Period.</li> <li>2. If you are an employee applying within 90 days of hire/eligibility, please complete the yellow enrollment form.</li> <li>3. All others may complete the green medical questionnaire.</li> <li>4. Return the completed form(s) to Aetna.</li> </ol>

*This chart is just a summary of the benefits available. More complete information is available in the Outline of Coverage found in the enrollment kit.*

**Teacher Retirement System of Texas  
Long Term Care Monthly Rates  
No Refund of Contributions  
No Shortened Benefit Period**

(Sample rates and benefit options shown for example only.)

5-Year Lifetime Maximum						
Age	Optional Inflation Protection Plan			Automatic Inflation Protection Plan		
	\$100 DBA*	\$125 DBA*	\$150 DBA*	\$100 DBA*	\$125 DBA*	\$150 DBA*
30	\$5.60	\$7.00	\$8.40	\$14.30	\$17.88	\$21.45
40	\$11.60	\$14.50	\$17.40	\$27.60	\$34.50	\$41.40
50	\$21.40	\$26.75	\$32.10	\$47.00	\$58.75	\$70.50
60	\$49.60	\$62.00	\$74.40	\$98.30	\$122.88	\$147.95

7-Year Lifetime Maximum						
Age	Optional Inflation Protection Plan			Automatic Inflation Protection Plan		
	\$100 DBA*	\$125 DBA*	\$150 DBA*	\$100 DBA*	\$125 DBA*	\$150 DBA*
30	\$5.90	\$7.38	\$8.85	\$15.60	\$19.50	\$23.40
40	\$12.30	\$15.38	\$18.45	\$30.10	\$37.63	\$45.15
50	\$22.90	\$28.63	\$34.35	\$51.30	\$64.13	\$76.95
60	\$53.00	\$66.25	\$79.50	\$106.90	\$133.63	\$160.35

10-Year Lifetime Maximum						
Age	Optional Inflation Protection Plan			Automatic Inflation Protection Plan		
	\$100 DBA*	\$125 DBA*	\$150 DBA*	\$100 DBA*	\$125 DBA*	\$150 DBA*
30	\$6.20	\$7.75	\$9.30	\$16.80	\$21.00	\$25.20
40	\$12.90	\$16.13	\$19.35	\$32.40	\$40.50	\$48.60
50	\$24.00	\$30.00	\$36.00	\$55.20	\$69.00	\$82.80
60	\$55.80	\$69.75	\$83.70	\$115.00	\$143.75	\$172.50

\*Daily Benefit Amount

Your actual age will determine the applicable rates for your DBA and optional benefits. See the *Outline of Coverage*.

For other options that include Refund of Contributions and/or Shortened Benefit Period and for more information, please visit [www.aetna.com/group/trs](http://www.aetna.com/group/trs) or call the Aetna Long Term Care Insurance hotline at 1-877-894-2462 Monday – Friday 7 a.m. – 5 p.m. CT.