



HIGHLIGHTS OF THE ALLEGHENY COLLEGE GROUP LONG TERM CARE INSURANCE PLAN



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 or qualified domestic partners pay premiums through payroll deduction from the employee's paycheck. All others have the option to pay premiums through direct billing or automatic bank withdrawal.

Full Portability of Coverage

Even if you retire or leave your job at Allegheny College, you will be able to continue your coverage at group rates.



Request your enrollment kit today!
Call John Hancock at **1-800-711-9407**

or visit the Allegheny College
Long-Term Care Web site at

<http://enroll.jhcorpchoice.com>

(username: allegheny; password: mybenefit)

Note: This is only a brief summary of some of the features in the Allegheny College 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 (U.S.A.), Boston, MA 02117 (licensed in all states except New York; permitted in New York to service existing insureds and clients, including accepting new enrollments).



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Did you know?

Allegheny College will be sponsoring a Group Long Term Care Insurance Plan for eligible actively-at-work employees and their eligible family members. All members of the eligible group, other than eligible actively-at-work employees, must be between the age of 18 and 84 in order to apply for coverage.

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.

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.

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.

