

Long-Term Care plus Life Insurance Frequently Asked Questions

What is Long-Term Care plus Life Insurance?

Long-term care insurance helps offset the cost of extended medical assistance, including home health care, nursing home care or skilled facility care. Long-term care is different from medical care and provides assistance with the basic tasks of everyday life, sometimes referred to as Activities of Daily Living (ADLs). These activities include the act of bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating.

Unlike traditional long-term care insurance, Long-Term Care plus Life Insurance provides a life insurance benefit upon death as well as benefits for long-term care services and support.

What are the roles and responsibilities of Chubb and ACSIA Partners?

Chubb provides Life Insurance and Long-Term Care coverage while ACSIA Partners manages the education and communication of the benefit and offers enrollment support through their consultants. This benefit requires consultant assistance to enroll. To request your consultation to enroll, call ACSIA Partners at 855-284-8501 or visit ynhhs.YourCare360.com.

What are some other features of Long-Term Care plus Life Insurance?

- Gender-neutral rates: No gender-based pricing; applies to employees and spouses/dependents.
- Premiums will be paid through ACH bank Draft.

Where can I receive eligible long-term care services?

Long-Term Care plus Life Insurance offers flexibility to pay for care in a number of different environments, including:

- *Home*: Enables the individual to remain in a familiar and comfortable space, while receiving necessary assistance with activities of daily living.
- *Assisted Living Facility*: Offers social activities, companionship and limited custodial care in a home-like setting.
- *Skilled Nursing Facilities*: Provides 24-hour nursing services under the supervision of a registered nurse, with skilled, intermediate and custodial care.

Who is eligible to apply for Long-Term Care plus Life Insurance?

Actively-at-work regular employees aged 19 - 80 who work 24 + hours per week and reside in the United States are eligible for coverage. Employees may apply for coverage for their spouse aged 19 – 70.

What is a Guaranteed Issue enrollment?

Guaranteed Issue means newly eligible employees can enroll in coverage up to \$100,000 without answering any health questions.

Who is eligible for Guaranteed Issue?

During the special enrollment period from **October 28 Through December 31, 2024**, employees hired after **August 31, 2023** aged 19-70 working 24 or more hours per week enroll with no health questions. Employees that previously enrolled below the Guaranteed Issue amount may purchase up to \$25,000 in additional coverage with no health questions up to \$100,000 total benefits.

I enrolled last year do I need to enroll again this year?

If you previously enrolled, your coverage will remain effective without change as long as the premium is paid.

Are there health questions for spouses?

Eligible spouses aged 19 – 60 will answer limited health questions.

Do I have to participate for my spouse to enroll?

Yes, eligible employees must enroll in order for their spouse to enroll.

Does my medical plan or other health insurance cover long-term care?

No—traditional health insurance does not pay for assistance with activities of daily living in an assisted living facility, nursing home facility or home health care setting.

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What can I expect from Medicare and Medicaid?

Medicare is your health insurance when you reach age 65. Like your health insurance, it does not cover long-term care. Medicaid will help pay for long-term care, but you must qualify by depleting your assets to qualify.

What is the difference between Disability Insurance and Long-Term Care plus Life Insurance?

Disability insurance will replace a portion of your income if you cannot work due to illness or injury. Long-Term Care plus Life Insurance will offset the costs to pay for the type of care that is required to perform everyday activities of living.

If I apply and am accepted, will rates change if I terminate employment?

No. This is individual, fully portable coverage and your rates will not change due to a change in employment status. If you leave Yale New Haven Health System, you continue paying your premiums via ACH bank draft.

How much does coverage cost?

The rate is determined by how much coverage is selected, your age as of coverage effective date, and smoker status. For an exact quote, please contact our enrollment partner, ACSIA Partners at 888-695-2056, Monday – Friday, 6:00 AM – 6:00 PM ET.

When should I apply for Long-Term Care plus Life Insurance?

Guaranteed Issue underwriting, meaning no health questions for eligible employees, is only available if you apply during the enrollment window from **October 28 through December 31, 2024**

For more information, please contact:

ACSIA Partners

888-695-2056 M-F 6am-6pm ET

<https://ynhhs.yourcare360.com>

or scan the QR Code

