



# City of Seattle

Michael Patrick McGinn, Mayor

## Personnel Department

David Stewart, Personnel Director

August 10, 2012

### Re: New Group Long-Term Care Insurance Plan Carrier

Dear City Retiree:

On October 1, Prudential will become the City's new Group Long-Term Care Insurance (LTCI) carrier because the current insurer stopped accepting new enrollees into its group plans. Our records indicate that you do not have LTCI coverage through the City, so we wanted you to know about the change, and the enrollment opportunity it presents to you. Long-Term Care Insurance reimburses some or all of the costs of nursing home care, assisted living facility care, home health care and other extended care services not covered by Medicare and other medical plans.

In the next few weeks, you will receive a packet in the mail from Prudential regarding the new LTCI plan and your chance to enroll. Please review the packet when it arrives.

It will include:

- An introductory letter
- A decision guide to assist you with your choice
- A schedule of webinars and in-person meetings to help you understand the information.

*Applications will be accepted for review starting August 17, 2012 through June 30, 2013.*

You may start the application process online and download forms, or you may call Prudential and request a hard copy application kit. Then complete and mail the forms to Prudential. If you are accepted into the plan – that is, if you meet Prudential's underwriting or medical risk criteria based on evidence of good health – Prudential will notify you of the date coverage will go into effect, as early as October 1, 2012 if you apply soon.

Even though Prudential recently announced that it will discontinue all Group LTCI enrollment after June 30, 2013, your guaranteed renewable coverage will continue as long as you continue to pay your premiums, or until you are eligible for benefits.

Please watch for Prudential's packet and review the information carefully before making your decision about whether to purchase this coverage. If you have questions about the application process, call the Prudential customer service number in the packet.

Sincerely,

A handwritten signature in black ink that reads "David L. Stewart".

David L. Stewart  
Personnel Director

