



City of Seattle

Michael Patrick McGinn, Mayor

Personnel Department

David Stewart, Personnel Director

July 5, 2012

Re: John Hancock Future Rate Increase Information and Extension of the Long-Term Care Insurance Transfer Enrollment Period

Dear Participant in the City of Seattle's Group Long-Term Care Insurance Plan:

Recently you received a personalized enrollment packet from Prudential with rates and plan design information on your current (John Hancock) and the new (Prudential) long-term care plans. Since the mailing, several of you have requested information about future John Hancock rates to help decide whether to stay with the current plan or transfer to Prudential.

John Hancock is planning a rate increase in mid- to late-2013. They have provided ranges of the future rate increase percentages by Issue Age brackets. **Please review the enclosed information from John Hancock.** Find the age you were when you enrolled in the John Hancock Long-Term Care insurance coverage and select the column for the inflation protection type that applies to you: "Future Purchase Option" or "Automatic Benefit Increase."

Please carefully review the "Comparison of Long-Term Care Insurance Plans" from your personalized packet to ensure you understand the plan differences. Consider the plan features' relevance and value, as well as the 5-year Prudential rate guarantee and the Hancock current and estimated future rates, which are guaranteed for one year. If you have questions, contact Prudential at 1-800-732-0416, or John Hancock at 1-877-606-7757. You may also contact the City's Benefits Unit at Benefits.Unit@Seattle.gov.

To allow additional time to consider the choice between the John Hancock and Prudential plans, **we are extending the Transfer Enrollment period through Friday, July 27**. We are also scheduling additional Webinars and another in-person meeting to answer your questions. Check schedule information at seattle.gov/personnel/benefits/home.asp.

Note: later in the summer, you will see communications regarding a September Open Enrollment for the Prudential Long-Term Care plan. ***The September Enrollment does NOT apply to you*** -- it will be only for individuals that *are not currently enrolled* in the John Hancock plan. (The rates for this non-enrolled group will be higher than your personalized Prudential rates.)

Sincerely,

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

David L. Stewart
Personnel Director
Enclosure

