



Virginia
Retirement
System

Commonwealth of Virginia

**Voluntary Group
Long Term
Care Insurance
Program**



Long-term care coverage protects your finances.

Many of us don't think about long-term care as part of long-range financial or retirement planning. Most health insurance plans don't cover services such as nursing home care or care at home to assist with bathing, eating or other activities of daily living. The cost of these services can quickly deplete savings or retirement income.

You may be eligible to apply for coverage for yourself and select family members in the Commonwealth of Virginia (COV) Voluntary Group Long Term Care Insurance Program.

COV Voluntary Group Long Term Care Insurance Program

The participant-paid COV Voluntary Group Long Term Care Insurance Program provides a monthly benefit allowance for covered long-term care expenses. The Virginia Retirement System (VRS) has contracted with Genworth Life Insurance Co. as the insurer for the program.

Coverage Overview

The COV Voluntary Group Long Term Care Insurance Program provides assistance with long-term care expenses, such as:

- Care in a nursing home or assisted living facility
- Home healthcare services
- Caregiver training
- Community-based care

Am I Eligible?

You are eligible to apply for coverage in the COV Voluntary Group Long Term Care Insurance Program if you are age 18 or over and a:

- State employee or faculty member who works at least 20 hours a week. You do not have to be a VRS member.
- School division employee or political subdivision employee who works at least 20 hours a week, provided your employer has elected to participate in the program. You do not have to be a VRS member.



- Deferred VRS member age 75 or under who is vested (you have at least five years of service credit).
- Retiree age 75 or under receiving a VRS-administered benefit.
- Retiree of a Virginia public college or university age 75 or under.

If you are a deferred VRS member or retiree, you are eligible to participate in this program, regardless of whether your former employer elected it. You are subject to full medical underwriting regardless of your age when you apply.

Family members may also apply for coverage if they are between the ages of 18 and 75 and undergo full medical underwriting. Eligible family members include:

- A spouse.
- Adult children.
- Parents, parents-in-law, step parents and step parents-in-law.
- Siblings.
- Grandparents, grandparents-in-law, step grandparents and step grandparents-in-law.

Other Program Features

- Reduced medical underwriting (proof of good health) if you are age 65 or under and apply within 60 days of employment. Full medical underwriting will be required after 60 days or if you are over age 65.
- Full medical underwriting is required for any family members who apply, or if you are a VRS deferred member or retiree.
- At group rates, your premiums may be more affordable.
- If you leave or retire from your position, you may continue your coverage under Genworth. If you are not enrolled, you can apply as a deferred VRS member or retiree.
- You can choose one of three benefit increase options that will allow you to increase your coverage over time to help protect against the rising cost of care.
- You will pay premiums directly to Genworth.



How to Apply and More Information

Visit the Genworth Life website at genworth.com/cov to apply online.

For more information, call Genworth Life at 866-859-6060.

Covered Under the VSDP or VLDP Long-Term Care Plan?

If you are enrolled in the Virginia Sickness and Disability Program (VSDP) or the Virginia Local Disability Program (VLDP), you are covered under the VSDP or VLDP Long-Term Care Plan at no cost to you. For plan details, visit the VRS website at varetire.org. See also the *Virginia Sickness and Disability Program Handbook* or the *Virginia Local Disability Program Handbook*, available from your human resource office or the VRS website.

If you are eligible for the VSDP Long-Term Care Plan or have other long-term care insurance, including the VLDP Long-Term Care Plan, you may be able to coordinate with this voluntary program to obtain even more coverage.