

A New IMRF-Endorsed Voluntary Benefit is Now Available! Long-Term Care Insurance

This IMRF-endorsed Long Term Care Outreach and Education program is administered by Doyle Rowe LTD in partnership with ACSIA Partners LLC (formerly known as LTC Financial Partners) and is available for employees, spouses/domestic partners, and extended family.

Why is this benefit important to you and your family? For starters, the need for long term care can have devastating financial and personal consequences – whether that care is for you, your spouse, a parent, grandparent or other family members. For those of us who think of long term care as something required only by older people, here are a couple of realities to keep in mind:

- Accidents can happen at any age and illness can suddenly replace good health.
- 40% of those who currently need long term care services are under the age of 65.

Think about the changes you would have to make if you or someone in your life were in an accident or diagnosed with a debilitating illness. Who would provide care? Who would pay for it? This last question is especially significant when we realize that the cost to provide care can easily exceed \$100,000 a year - leaving your pension and other savings at risk.

Eligibility

Through this new benefit plan we are able to offer employees and their spouse/domestic partner reduced health qualification questions. This allows for those not able to qualify for coverage on their own a one-time opportunity to secure this important coverage. To be eligible for reduced health questions, employees and their spouse/domestic partner must be aged 18-65 and a W-2 employee working at least 20 hours per week.

Individuals aged 66-79, extended family members, and those employees and their spouse/domestic partner who do not meet the eligibility requirements for reduced health questions are still eligible to apply for coverage; however, full underwriting will be required. Qualifying for long term care insurance is based on your current health situation, so now is the best time to get this coverage.

Learn More

Open Enrollment is limited to Oct 1, 2015 - Dec 31, 2015 only. All employees are encouraged to attend an online webinar, which will explain how the benefit works, as well as cover the options available to you. Following the webinar, there will be an opportunity for a personal consultation with an LTCi Specialist, who can meet with you, your spouse/domestic partner, and extended family members. **Employees must register in order to attend the webinar.** Below is the webinar schedule; please click on one of the links to register now.

DATE	TIME	LOCATION
Thursday, October 8, 2015	2:00 PM CST	CLICK HERE TO REGISTER
Wednesday, October 14, 2015	10:00 AM CST	CLICK HERE TO REGISTER
Tuesday, October 20, 2015	12:00 PM CST	CLICK HERE TO REGISTER
Monday, October 26, 2015	6:00 PM CST	CLICK HERE TO REGISTER
Tuesday, November 3, 2015	2:00 PM CST	CLICK HERE TO REGISTER
Wednesday, November 4, 2015	12:00 PM CST	CLICK HERE TO REGISTER
Tuesday, November 10, 2015	6:00 PM CST	CLICK HERE TO REGISTER
Thursday, November 12, 2015	10:00 AM CST	CLICK HERE TO REGISTER
Monday, November 16, 2014	2:00 PM CST	CLICK HERE TO REGISTER
Thursday, December 3, 2015	12:00 PM CST	CLICK HERE TO REGISTER
Wednesday December 9, 2015	6:00 PM CST	CLICK HERE TO REGISTER

If you have any questions, please visit www.endorsedltc.com or call (866) 767-1329

