



Help protect your future from life's uncertainties

GROUP LONG TERM CARE INSURANCE PROGRAM



Why add long term care insurance to your member benefits?

The need

Long term care insurance enhances Teacher Retirement System of Texas (TRS) benefit offerings by meeting a largely unrecognized need many of us may have. It pays for covered expenses for long term care services whether they are received at home, in the community or in a nursing facility. Here are a few points to consider:

- "7 in 10 of us will likely need some kind of long term care as we get older.¹"
- Long term care coverage is not included in disability or health insurance.
- Relying on government programs for long term care may not be a viable solution.
- Without long term care insurance, the costs of these services may have to come out of your savings.

The cost

Today, a private room in a Texas nursing facility averages \$58,056² a year and costs are rising. Since typical stays can average three years, a long term care situation could cost hundreds of thousands of dollars, particularly if the cost of care continues to increase.³

The opportunities

Now as an active TRS member, you and your spouse, plus other eligible family members, may be able to buy this important coverage at competitive group rates.

- *Employees in their first TRS-covered position* have 90 days beginning on their employment date to apply for this coverage with no medical underwriting or streamlined underwriting, depending on the plan they choose. Their spouses may apply with streamlined underwriting, depending on their age.
- *Current, active TRS members and their spouses* may apply for this coverage subject to Genworth Life's underwriting requirements.
- *Other eligible family members* may also apply for this coverage, subject to Genworth Life's underwriting requirements.

What are your basic choices?

Step 1: Choose a Monthly Benefit

This is the maximum amount you'll be reimbursed each month for covered long term care expenses. You have 4 available choices:

Monthly Benefit Choices	Will Reimburse Up to This Amount For Covered:		
	Home Care	Assisted Living Care	Nursing Facility Care
\$ 3,000	\$ 2,250	\$ 3,000	\$ 3,000
\$ 4,500	\$ 3,375	\$ 4,500	\$ 4,500
\$ 6,000	\$ 4,500	\$ 6,000	\$ 6,000
\$ 7,500	\$ 5,625	\$ 7,500	\$ 7,500

Texas cost of care ²	\$ 3,221/month	\$ 2,698/month	\$ 4,838/month
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Seven in ten of us will likely need some kind of long term care as we get older¹

Step 2: Select Your Total Coverage Amount

This is the total amount of money available to pay covered long term care expenses for the lifetime of your coverage. You have several choices available to you – depending on the monthly benefit you selected.

Monthly Benefit Choices	Total Coverage Choices		
\$ 3,000	\$ 108,000	\$ 180,000	\$ 360,000
\$ 4,500	\$ 162,000	\$ 270,000	\$ 540,000
\$ 6,000	\$ 216,000	\$ 360,000	\$ 720,000
\$ 7,500	\$ 270,000	\$ 450,000	\$ 900,000

Step 3: Choose a Benefit Increase Option

This program offers 3 Benefit Increase Options to help you protect against the rising cost of care:

Buy More Coverage Over Time

Every three years, as long as you're not in claim status, you'll be offered the chance to buy more coverage without answering any medical questions. The premium for the increase will be based on your age at the time you increase your benefits. If you decline the increase two consecutive times, future offers will not be made.

Automatic 3% Increase for Life – Compound

Your Monthly Benefit and Total Coverage will automatically increase by 3% compound every year, with no additional increase in your premium.

Automatic 5% Increase for Life – Compound

Your Monthly Benefit and Total Coverage will automatically increase by 5% compound every year, with no additional increase in your premium.

A simple solution can fit your needs and budget

It's easy to apply for coverage – and it may be more affordable than you think. You can tailor a plan to meet your individual needs and your pocketbook.

For example, with the new TRS Group Long Term Care Insurance Program, a 45 year old can purchase comprehensive coverage starting at \$47.52 per month.⁴

A sampling of additional available plans for a 45 year old.				
Monthly Benefit	\$ 3,000	\$ 4,500	\$ 6,000	\$ 7,500
Total Coverage	\$ 108,000	\$ 162,000	\$ 216,000	\$ 270,000
Monthly Premium	\$ 17.95	\$ 26.93	\$ 35.92	\$ 44.90

¹ Long Term Care Financing: Policy Options for the Future. Feder, Komisar and Friedland, June 2007. Health Policy Institute, Georgetown University.

² 2009 Genworth Financial Annual Cost of Care Survey, conducted by CareScout, April 2009.

³ Long Term Care Financing: Policy Options for the Future. Feder, Komisar and Friedland, June 2007. Health Policy Institute, Georgetown University.

⁴ Assumes the "Buy more coverage over time" benefit increase option and does not include the optional non-forfeiture benefit.

Details about benefits, costs, limitations, and exclusions can be found in the outline of coverage.

Group Long Term Care is underwritten by Genworth Life Insurance Company. This material is part of a solicitation for Group Long Term Care Insurance under Group Policy Number 09014 on policy form series 7046POL-TRS 07/09. Form numbers can vary by state, including a state specific variation.

For more information or to enroll:

Go to:
**www.genworth.com/
groupltc**

Use Group ID: TRS
and Access Code: groupltc

or Call: 866 659.1970
to speak with a Program
expert or to order an
information kit.