

# Life happens

Group long term care insurance is available to you and your eligible family members.

Needing long term care services can be unpredictable.

**Paying for them shouldn't be.**

## **New Important benefit through Grand Valley State University**

As a part of your benefits package, we are pleased to offer you and your eligible family members an important voluntary benefit called long term care insurance. Through the group long term care insurance benefit, coverage to pay for long term care services may be more affordable than you think.

**Learn** more.

**Estimate** your cost.

**Apply** for coverage.

 Visit [genworth.com/GVSU](http://genworth.com/GVSU) today!

 **Questions? call 800 416.3624**

Group Long Term Care Insurance underwritten by  
Genworth Life Insurance Company

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Long term care insurance coverage can help:



**Protect** your savings and your choice



**Lessen** the financial and emotional toll of providing for or receiving care

And...



**It's portable**—your coverage goes with you if you change jobs, retire or leave Grand Valley State University



### The benefit of long term care insurance

The cost of long term care services can be substantial and is likely not covered by existing benefits. **Long term care insurance can help pay for these services—and more, such as modifications to help you stay in your home, if you choose, or for care received in the community or nursing facility.**

### Take advantage of “group”

As a newly hired Grand Valley State University employee, you have the opportunity to get coverage, with streamlined underwriting depending on your age, during the first 30 days of your employment.\* If you are outside of the new hire enrollment period, you can still buy coverage at competitive group rates with full medical underwriting, depending on your age.

As an active Grand Valley State University employee, you and your spouse and other eligible family members can now buy this coverage at competitive group rates with full medical underwriting, depending on your age.

The cost of long term care services can be unpredictable. Paying for them shouldn't be.

### What is long term care?

Long term care is the need for services that help with everyday activities most of us take for granted, such as:

- ✓ Getting dressed
- ✓ Showering
- ✓ Feeding ourselves
- ✓ Moving around

50%

About **half of Americans** will need high levels of **long term services** and support **after age 65 to help** them with **everyday activities.**<sup>1</sup>

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<sup>1</sup>How Much Could Financing Reforms for Long Term Services and Supports Reduce Medicaid Costs? Melissa M. Favreault, Howard Gleckman, and Richard W. Johnson, February 2016

\*Reduced underwriting offered to eligible employees only.

This material is part of a solicitation for group long term care insurance for policy form 7053. Form numbers can vary by state, including a state specific variation. For example, in Michigan, the certificate form number may read 7053CRT.

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