Did you know?
North Memorial Health Care (NMHC) sponsors a voluntary Group Long-Term Care Insurance Plan for actively-at-work employees of NMHC and Maple Grove Hospital and their eligible family members.

All members of the eligible group, other than eligible actively-at-work employees, must be issue age 18 or older in order to apply for coverage.

All applicants must reside in the U.S. (50 states or the District of Columbia) on their date of application and effective date of coverage. This requirement does not apply to eligible active employees and their spouses or qualified same-sex domestic partners temporarily residing outside of the U.S. applying with their U.S. residential address. All certificates will be mailed to the U.S. residential address.

Why should you be concerned with long-term care issues?
The need for long-term care can occur at any point during your life due to illness, accident, or the effects of aging. What would you do if you or one of your family members needed assistance with the most personal daily activities, like bathing or dressing? Could you afford the cost of long-term care services, either at home or in a nursing home setting? It may be wise for you to think about how would you manage a long-term care situation, just in case you have to, at some point in the future.

Enroll Now
You will have automatic acceptance into the plan regardless of your current health status if you are a newly hired eligible employee or newly eligible employee of NMHC or Maple Grove Hospital enrolling within 31 days of first becoming eligible for this benefit (note that this offer of automatic acceptance is not an annual opportunity).

Benefit Options
In addition to conventional nursing home coverage, the policy covers services received in your own home and other types of care facilities may be covered.

Care Coordination
One of the most valuable features of this plan is care coordination. John Hancock care coordinators are registered nurses who are knowledgeable in the field of long-term care. They will work with you and your family to find the care that is right for you and to help you use your long-term care benefits wisely. However, you are not required to follow their recommendations.
HIGHLIGHTS OF THE NORTH MEMORIAL HEALTH CARE GROUP LONG-TERM CARE INSURANCE PLAN

Inflation Protection Feature
The inflation protection feature allows you to increase your coverage periodically, so that it keeps pace with inflation.

Premiums Based on Age at Enrollment
Your age when you first enroll determines your monthly premium rate for the coverage. The younger you are when you become insured, the lower your cost will be.

Premium Payment is Easy
All participants have the option to pay premiums through direct billing or automatic bank withdrawal.

Full Portability of Coverage
Even if you leave your job at North Memorial Health Care or Maple Grove Hospital, you will be able to continue your coverage at group rates.

Request your enrollment kit today!
Call 1-877-606-7739 or visit the North Memorial Health Care Group Long-Term Care Web site at http://northmemorial.jh Hancock.com (username: northmemorial; password: mybenefit)

Note: This is only a brief summary of some of the features in the North Memorial Health Care Group Long-Term Care Insurance Plan. Some plan features may vary by state. More details about plan provisions and exclusions are included in the enrollment kit.