

## 3.545 RCUH Group Long-Term Care Insurance

### I. Policy

It is the policy of the RCUH to provide group long-term care insurance (GLTCI) benefits to eligible employees and to provide the necessary information to enroll. Long-term care Insurance provides employees and their families with assistance in meeting the financial impact of an extended illness, injury, or advancing age of the employee.

### II. Responsibilities

#### A. RCUH Employee

1. Initial enrollment for eligible employees into group long-term care insurance is automatic.
2. Employee is responsible to maintain current information to GLTCI company.
3. Employee is responsible for any premium for supplemental insurance coverage.

#### B. Principal Investigator

1. Cost of this benefit is provided from the project. This cost is calculated using the GLTCI Plan Rates for Employee Base Coverage.

### III. Application

This policy applies to regular-status employees at 75% FTE or more who are citizens or permanent residents of the United States with a green card. Employees must reside in the United States in order to be eligible for this benefit. LTC benefits are not available to non-U.S. citizens working outside of the United States or Canada.

### IV. Details of Policy

#### A. Long Term Care Benefit Coverage

1. Benefit Coverage: Refer to the certificate of insurance for the terms and conditions of coverage.
  - a. Certificate of Coverage for Regular Employees 75-100% FTE
2. Base Benefit Levels
  - a. *Facility Monthly Benefit*: \$2,000
  - b. *Professional Home Care Services Monthly Benefit*: \$1,000 (50% of Facility Benefit Amount)
  - c. *Assisted Living Facility Monthly Benefit*: \$1,200 (60% of Facility Benefit Amount)

- d. *Facility Benefit Duration: 3 years*
  - e. *Professional Home Care Duration: 6 years*
  - f. *Lifetime Maximum Benefit: \$72,000*
3. Elimination Period (Number of Days the Employee Must Be Disabled): The elimination period is ninety (90) days. The elimination period is the number of consecutive days during which the employee must be disabled and under the regular care of a physician before benefits become payable.
  4. Definition of “Disabled”: “Disabled” or “disability” for purposes of the GLTCI policy is defined as being unable to perform, without substantial assistance from another individual, at least two (2) activities of daily living, or requiring substantial supervision by another individual to protect the employee from threats to health or safety due to severe cognitive impairment.

Activities of daily living include:

- a. Bathing
- b. Dressing
- c. Toileting
- d. Transferring (moving into or out of bed, chair, or wheelchair)
- e. Continence
- f. Eating

**B. Participation in Group Long-Term Care Insurance Is Automatic**

1. Participation in the base benefit begins automatically on the first day of the month following the employee’s date of hire.
2. The employee must be actively at work for any new coverage to take effect. If the employee is not actively at work, the new coverage will be deferred until the first day the employee
  - a. Is actively at work (the employee will be considered actively at work on each day of a regular paid vacation or on a regular non-working day if he/she is not then disabled and could have been engaged in active work had it been a workday and if he/she was actively at work on the last preceding regular workday); and
  - b. Meets all other requirements needed to effect the coverage.

**C. There Is No Underwriting Requirement for New Hires** – The RCUH provides the base level of GLTCI coverage for regular-status employees (75%–100% FTE) upon meeting specific eligibility requirements. Medical underwriting and pre-qualification (i.e., guarantee issue regardless of medical history or condition) are not required for this base level of coverage.

**D. Continuation During Periods of Ineligibility Due to No Work Status** – If the employee takes an unpaid leave (other than workers’ compensation or family leave) for the entire pay period from the 1<sup>st</sup> through the 15<sup>th</sup> of the month or longer, the GLTCI and

supplemental LTCI will be automatically terminated since deductions are taken from that pay period of the month. The employee will then be offered to continue insurance (group and/or supplemental coverage) on an individual basis.

**E. Termination of Insurance**

1. GLTCI will end automatically on the earliest of the following dates:
  - a. The date the policy terminates; or
  - b. The date the employee ceases to be a member of an eligible class; or
  - c. The date the employee enters the armed forces, other than for reserve duty of thirty (30) days or less; or
  - d. The first day of the month prior to or following a period of leave without pay for non-disability reasons, for more than one pay period.
2. GLTCI coverage will continue during periods of non-active work due to periods of total disability while employee is on an approved workers' compensation and/or family leave status.
3. GLTCI coverage and premium rates with UNUM are portable for the employee. If an employee's coverage ends due to termination of employment or change of FTE status below 75% FTE, the employee may maintain GLTCI with UNUM by paying 100% of the premium directly to UNUM. The employee and eligible family members will maintain the same premium (i.e., low group rate) as paid by or through the RCUH.

**F. Reinstatement of Insurance** – If an employee's GLTCI coverage is cancelled, the employee may become insured again as a new member. However, the following will apply:

1. If the insurance ends because the employee ceases to be a member, and if the employee becomes a member again within six (6) months, the employee shall be reinstated with coverage on the first day of the month following the date the employee returns to the eligible class.

**G. Cost of GLTCI Benefit Is Paid for by the Project** – The premiums for this benefit is paid in full by the project from which the employee's salary is paid. See GLTCI Plan Rates for Employee Base Coverage for the monthly cost of the base benefit for eligible employees. The monthly cost is assigned according to the age of the individual upon entrance into the policy.

**H. Supplemental Long-Term Care Insurance Coverage Is Available for Employees (Optional)**

1. Additional supplemental coverage (i.e., in addition to base coverage) may be purchased by the employee within thirty (30) consecutive calendar days of the employee's date of hire.
2. The employee will not be subject to medical underwriting and pre-qualification (i.e., guaranteed issue regardless of medical history or condition) for coverage up

- to specific limits (i.e., medical underwriting is required for “unlimited” benefit duration, “monthly facility benefit” above \$6,000).
3. The premium for additional supplemental coverage for the employee will be paid via payroll deduction from the employee’s payroll.
- I. **Voluntary Eligible Family Members** – Eligible family members may also obtain GLTCI at low group rates. Eligible family members for the purpose of this policy include the employee’s spouse, reciprocal beneficiary, parents, parents-in-law, grandparents, grandparents-in-law, siblings, and adult children (family members must be between the ages of 18 to 84 at the time of enrollment).
  - J. **Group Long-Term Care Insurance Plan Management** – UNUM administers the long-term care insurance benefit offered through RCUH. Employees may visit its [educational website](#) to learn more or to obtain or additional information and/or to obtain enrollment forms. Employees may also call UNUM’s toll-free number is 1-800-227-4165.
  - K. **GLTCI Benefit Plan Is Subject to Change or Termination** – The RCUH may change its group certificate of insurance/group policy and/or benefit provider. This policy may be modified or terminated at the discretion of the RCUH Board of Directors or Executive Director.

#### **V. Procedures**

- A. **Procedures for Initial Enrollment:** Eligible employees are enrolled automatically in the GLTCI benefit.
- B. **Procedures for Enrolling Into Supplemental LTCI**
  1. If the employee does not enroll in supplemental coverage during the initial enrollment period (within thirty (30) consecutive calendar days of the employee’s date of hire), he/she may elect additional coverage during the annual open enrollment period. However, he/she **will be subject to medical underwriting** (e.g., medical questionnaire) as determined by the insurance company.
  2. The RCUH will attempt to maintain availability and accessibility of additional GLTCI coverage for employees who wish to purchase supplemental coverage in order to obtain a higher level of benefits.

#### **VI. Contact**

RCUH Benefits: (808) 956-6979  
[rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com)

#### **VII. Relevant Documents**

[Certificate of Coverage for Regular Employees 75-100% FTE](#)  
[GLTCI Plan Rates for Employee Base Coverage](#)  
[UNUM's RCUH Webpage](#)

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