

TO: UMMS Employees

FROM: Deborah L. Harnois, MS, MBA, JD, Deputy Executive

Vice Chancellor, People Strategy Karen Wilson, Benefits Manager

DATE: October 13, 2020

SUBJECT: Long-Term Care (LTC) Enrollment Ends October 23, 2020

Register for a Webinar and/or Enroll

The UMass Office of the President has a special offer for actively at-work, UMMS eligible employees, to apply for long-term care coverage from Mutual of Omaha with reduced underwriting (limited health questions). **Enrollment ends October 23, 2020.**Applications during future enrollment periods will require proof of good health through full medical underwriting.

Long-term care is a term used to describe services people need when they're unable to care for themselves. This can range from help at home with daily activities like meal preparation and housekeeping, to personal care services like bathing and dressing. Long-term care also is provided in assisted living facilities, which are home-like settings that offer safety and security, plus nursing homes that provide round-the-clock skilled nursing care.

To learn more about this offering from Mutual of Omaha. Live webinars are scheduled as follows, <u>click here to register</u>. (A recorded session will also be emailed to all registrants).

Wednesday 10/14 @ 10:00 am and 2:00 pm ET Thursday, 10/15 @ 12:00 pm ET Tuesday, 10/20 @ 10:00 and 2:00 pm ET

If you recently applied for coverage or if you currently have a policy, this new offering will not affect your existing coverage and not any action is required. If you recently applied, but were ineligible, you may contact a LTC enrollment specialist (see contact information in paragraph below) during the special enrollment period to review your eligibility. Furloughed employees are not eligible for reduced underwriting during this special enrollment period. However, will be considered newly eligible during our new hire enrollment next year.

If you have questions, visit the website at <a href="https://www.getltci.com/umass">https://www.getltci.com/umass</a> or call (888) 428-6075 to talk with a plan or enrollment specialist.