

# VLDP Long-Term Care Plan

For Local Government and  
School Division Employees  
Covered Under the Hybrid  
Retirement Plan



Virginia  
Retirement  
System®

## Long-Term Care Coverage Protects Your Finances

Many of us don't think about long-term care as part of long-range financial or retirement planning. Most health insurance plans, however, don't cover services such as nursing home care or in-home care to assist with bathing, eating or other activities of daily living. The cost of these services can quickly deplete savings or retirement income.

If you are a Hybrid Retirement Plan employee enrolled in the Virginia Local Disability Program (VLDP), you have coverage under the VLDP Long-Term Care Plan at no cost to you. You can also elect to continue your coverage if you leave or retire from your position.

### VLDP Long-Term Care Services

The VLDP Long-Term Care Plan assists with the cost of:

- Care in a nursing home or hospice facility.
- Assisted living facility care.
- Community-based care.
- Home healthcare services.
- Informal care-giving.
- Alternative or transitional care.

The maximum daily benefit amount is \$96, with a lifetime maximum of \$70,080.

### Qualifying for Benefits

You are eligible for benefits if a licensed healthcare practitioner certifies that:

- You are unable to perform at least two of six activities of daily living without substantial assistance; or
- You have a severe cognitive impairment requiring substantial supervision.



### Activities of Daily Living

- Bathing.
- Transferring, such as getting in and out of bed.
- Dressing.
- Toileting (using the bathroom).
- Continence.
- Eating (ability to feed oneself).

### How to File a Claim

VRS has contracted with illumifin Corp. to coordinate benefits under the plan. Contact illumifin Corp. within 60 days of being certified as eligible for benefits. A family member or friend can call on your behalf:

**illumifin Corp.**  
P.O. Box 64011  
St. Paul, MN 55164-0011  
Toll-free: 800-761-4057



## If You Leave or Retire From Your Position

If you leave or retire from your position, your VLDP coverage will end. However, you can elect to continue your coverage under the long-term care plan, which will be retroactive to your last day of employment.

If you continue your coverage, you will pay the premiums directly to illumifin Corp. You will qualify for the same benefits and must meet the same eligibility requirements when submitting a claim for covered services.

**Apply within 60 days of your last day of employment.** Submit the Authorization of Coverage Retention for the Long-Term Care Plan (VSDP or VLDP) (VRS-170) and the Protection Against Unintentional Lapse of Long-Term Care (VSDP or VLDP) (VRS-171) to illumifin Corp. This option is not available after 60 days from your last day of employment.

For more information, call illumifin Corp. toll-free at 800-761-4057.

## MORE INFORMATION

Plan details, forms and the *Virginia Local Disability Program Handbook* are available at [varetire.org/hybrid](http://varetire.org/hybrid).

