



**COMMONWEALTH OF VIRGINIA
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT**

Group Administrator Memo

#02-01

To: Group Benefits Administrators
From: Charles S. Reed, Associate Director
State and Local Health Benefits Programs
Date: February 12, 2002
Re: Long-Term Care Insurance Rate Reduction

Employees, retirees and family members in The Local Choice Health Benefits Program who are enrolled in the Commonwealth of Virginia's long-term care insurance plan through Aetna Life Insurance Company will experience a rate reduction this spring. Effective March 1, 2002, premiums for long-term care insurance will decrease by 8 percent for everyone currently enrolled in the program. In addition, as of April 1, the minimum daily benefit amount participants may select will be lowered to \$50 from the previous \$75 level.

Aetna will advise participants of the rate reduction. For those eligible group members who have not elected to participate in long-term care, the rate decrease beginning in March may make long-term care more attractive and affordable. Those not yet enrolled who wish to consider long-term care insurance may contact Aetna toll free at 1-877-894-2470. Employees, retirees and family members who already have long-term care coverage should call 1-877-894-2471 for additional information. Aetna also has a Web site on the Internet that is specific to the Commonwealth of Virginia: www.aetna.com/group/commonwealthva.

You will receive materials from Aetna under separate cover to assist you in communicating these changes to your group employees and their families.