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**USE THIS FORM IF YOU ARE TRYING TO...**

**LONG TERM CARE INSURANCE FORMS:**

<b><u>If You Are Trying To:</u></b>	<b><u>Use This Form</u></b>
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***Enrollments & Waivers***

Enroll a new employee	<a href="#">UNUM Enrollment Kit</a>
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***Changes/Additions***

Report a name, marital, or address change	Notice of Change SFN <a href="#">10766</a> & Contact provider
Report an employee transferring to another PERS participating agency	Notice of Transfer Kit SFN <a href="#">53728</a>
Report a leave of absence, leave of absence extension, or return from leave of absence	Notice of Status or Employment Change SFN <a href="#">53611</a>
Report an employee's classification change within agency	Notice of Status or Employment Change SFN <a href="#">53611</a>

***Separation of Employment***

Notify PERS of an employee's separation of employment (for all circumstances, including retirement, disability, and death)	Notice of Status or Employment Change SFN <a href="#">53611</a> & <a href="#">Unum</a> Election to Continue LTC Coverage & <a href="#">Authorization</a> for Automatic Payments
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## **LONG TERM CARE BENEFIT ELECTION FORM AND LONG TERM CARE INSURANCE APPLICATION**

**THE VOLUNTARY LONG TERM CARE INSURANCE PROGRAM IS AVAILABLE ONLY TO EMPLOYEES OF STATE AGENCIES AND THE UNIVERSITY SYSTEM.** The Long Term Care Benefit Election Form and the Long Term Care Insurance Application must be completed in order to enroll employees and their spouses in the voluntary long term care plan. All applicants are required to be medically underwritten.

### **ELIGIBILITY**

To be eligible, an employee must be:

- ✓ at least 18 years of age
- ✓ work at least 20 hours per week for 20 or more weeks per calendar year,
- ✓ and be filling positions which are regularly funded and not of limited duration (i.e. permanent).

Spouses of eligible employees may also enroll in the plan. An employee and/or spouse may enroll in the plan at any time with coverage effective the first of the month following approval by LTC carrier.

### **ENROLLMENT**

Enrollment may occur at any time. Enrollment forms are included in the Enrollment Kit. The kit contains information about the long-term care plan as well as all required enrollment forms, the rate sheets, and a premium calculation worksheet. These kits are available through the NDPERS' website.

### **INFORMATION INCLUDED IN THE KIT IS AS FOLLOWS:**

- Summary of Long Term Care Insurance benefits.
- Long Term Care Benefit Election Form.
- Long Term Care Insurance Application.
- Schedule A Rate Sheet & Schedule B Rate Sheet.
- Premium Calculation Worksheet.

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## **GROUP LONG TERM CARE PLAN MONTHLY RECONCILING PROCEDURES**

### **Central Payroll Agencies**

- **Payroll Deductions**

Payroll deductions will be set up for the employee as follows:

Payroll will receive a Confirmation Form from the LTC carrier that will verify that coverage has been approved and the monthly premium amount. Payroll will record the premium amount, as listed on the Confirmation Form, under general deduction code S00279 for employee coverage and under general deduction code S00280 for spouse coverage.

If there are employees whose payroll deduction did not get set up on time, or who did not have premiums deducted from their paycheck because they were on a leave of absence or family medical leave without pay, payroll must collect a personal check from the employee, payable to NDPERS, to be remitted to NDPERS by the 15<sup>th</sup> of each month.

If a deduction was made for an employee in error that can not be corrected through a future payroll deduction, payroll must notify NDPERS in writing if a refund of premium is required and the amount of the refund. NDPERS will request the refund from the LTC carrier and issue a refund directly to the employee.

### **Non-Central Payroll Agencies**

- **Payroll Deductions**

Payroll deductions will be set up for the employee as follows:

Payroll will receive a Confirmation Form from the LTC carrier that will verify that coverage has been approved and the monthly premium amount. Payroll will record the confirmed premium amount as a payroll deduction.

If there are employees whose payroll deduction did not get set up on time, or who did not have premiums deducted from their paycheck because they were on a leave of absence or family medical leave without pay, payroll must collect a personal check from the employee, payable to NDPERS, to be remitted to NDPERS by the 15<sup>th</sup> of each month.

**Group Long Term Care Plan Monthly Reconciling Procedures (continued)**

If a deduction was made for an employee in error that can not be corrected through a future payroll deduction, payroll must notify NDPERS in writing if a refund of premium is required and the amount of the refund. NDPERS will request the refund from the LTC carrier and issue a refund directly to the employee.