



Minnesota Public Employee Long Term Care Insurance Plan

Summary of New and Prior Changes to the Plan for New Coverage effective July 1, 2010

Program Feature	Prior to July 1, 2010	New July 1, 2010	Comments
Lifetime Maximum Benefit	1250x (3.4 Yr) 1825x (5 Yr)	730 x (2 Yr) 1250x (3.4 Yr) 1825x (5 Yr)	A new shorter duration lifetime maximum equal to a minimum of 2 years has been added as an option to the plan.
Daily Nursing Care Maximum Benefit	\$100 or \$150	\$100, \$150 or \$200	A higher daily benefit of \$200 has been added to the plan.

Program Feature	Prior to August 1, 2006	New August 1, 2006	Comments
Lifetime Maximum Benefit	1250x (3.4 Yr) 1825x (5 Yr) 5000x (13.6 Yr)	1250x (3.4 Yr) 1825x (5 Yr)	The 5000 (13.6 Yr) choice is no longer available for new enrollment
Daily Nursing Care Maximum Benefit	\$80 or \$120	\$100 or \$150	The \$80 and \$120 choices are no longer available for new enrollment
Comprehensive Plan	Available	Available	No change
Facilities Only Plan	Available	Not Available	This choice is no longer available for new enrollment.
World Wide Coverage	Not Available	Standard	The World Wide Coverage feature is being added as a standard part of the plan. This will also be added to all existing coverage that was effective prior to August 1, 2006

As a current participant in the Minnesota Public Employees Long Term Care Plan (M-Pel) you have taken an important step toward preparing for the possibility that you will need expensive long-term care services in the future.

We want to make existing participants in the M-Pel know that some features that were available in the past are no longer being offered for new enrollment in the plan. But there is no need for you to make any changes to your existing coverage unless you want to. For instance, if you are currently enrolled in the \$80 per day, facilities only plan, your coverage will remain the same with no change, even though someone could no longer enroll in that same level of coverage.

If you are happy with your current level of coverage there is nothing you need to do at this time. If you have been considering increasing your coverage now is an excellent time to make that change. During May 2010, active employees can increase their coverage without the need to answer any health questions. If you choose to increase coverage at a later date, you will need to provide evidence of good health and your increase may not be approved. If your spouse and/or parents have coverage they can increase coverage too, but their change is subject to approval.

For additional information about the new benefits being offered,
please visit www.mpel.org , or contact CNA at 1-888-653-9600