



Minnesota Public Employees' Long Term Care Insurance Plan

Since 2000, M-Pel has been providing group long term care insurance to current and former employees and their spouses in the three branches of Minnesota state government, the Minnesota State Colleges and University System, and various quasi-state agencies. To date, over 18% of eligible employees have enrolled, with the average age being 48. M-Pel is insured by CNA, a major national insurer whose local clients include Allina, 3M, Wells Fargo, The University of Minnesota and the Mayo Clinic.

What does M-Pel cover?

M-Pel pays for a variety of services for people who are unable to care for themselves due to an injury such as a paralysis from a car accident, a chronic illness such as arthritis, an acute episode such as a stroke, or a cognitive impairment like Alzheimer's disease. Long term care services may include assistance in a home, adult day care center, an assisted living facility, or nursing home.

What are some of M-Pel's features?

- **Affordability** – Through the power of group purchasing, coverage costs as little as \$15 a month for a 45 year old when the state tax credit is included.
- **Level premiums** – Cost is based on your age at enrollment and will not increase just because you get older.
- **Portability** – You can take it with you! If you leave employment, you only need to change your method of payment and your cost will remain the same.

Who's eligible?

- **New employees** may enroll without showing evidence, providing they are actively at work and enroll within 35 days of becoming eligible for other state-sponsored benefits.
- **All other employees** must show evidence of good health and be actively at work in order to be accepted.
- **Spouses of employees** may apply even if the eligible employee does not, but must always show evidence of good health in order to be accepted
- **Parents of employees** under the age of 90 may apply even if the employee does not, but must always show evidence of good health to be accepted. This includes a natural parent, an adoptive parent, or any other person who is legally married to a natural parent or adoptive parent.
- **Retirees** may apply if they were at one time eligible for state-sponsored benefits, but must always show evidence of good health to be accepted.
- **Spouses of retirees** may apply even if the eligible retiree does not or is deceased, but must always show evidence of good health to be accepted.

What does it cost and how do you pay for it?

Premiums are based on your age at the time your coverage becomes effective and will not increase just because you get older. Minnesota taxpayers are eligible for a tax credit of up to \$100/year, or \$8.33 a month. Most employees can pay premiums for themselves and their spouses through payroll deduction. All others can pay through automatic bank draft or direct bill.

Where do I get more information?

Visit www.mpel.org or call 1-888-653-9600
