

WAYNE STATE UNIVERSITY GROUP LONG-TERM CARE INSURANCE BENEFIT BOOK

Group Long-Term Care insurance is a benefit offered through John Hancock that can help you protect your financial resources and provide peace of mind to you and your family, should you or a family member need care. This plan is designed to offer access to affordable coverage that will provide benefits for most long-term care expenses. Eligible employees are regular employees who have an appointment of at least 50%.

Newly hired eligible and newly eligible actively at work employees who enroll within 60 days of first becoming eligible will be automatically accepted for coverage (no proof of good health required). All other eligible participants will need to provide proof of good health when applying at anytime. This important benefit is available to all benefit eligible employees and their eligible spouses/qualified same-sex domestic partners, parents, parents-in-law, grandparents and grandparents-in-law. Eligible adult children/spouses of eligible adult children and eligible siblings/spouses of eligible siblings of eligible employees and of their spouses/qualified same-sex domestic partners are also eligible to apply (spouses/qualified same-sex domestic partners, siblings and adult children must be issue age 18 or older on their effective date of coverage).

Covered services* include:

Nursing Home: a facility that is either licensed to provide skilled or intermediate nursing care, or is approved by Medicare as a skilled nursing facility, inpatient hospice care

Assisted Living Facility (Alternate Care Facility): a facility that provides personal custodial care to five or more unrelated residents, and meets certain other qualifications. This may include facilities that are designed expressly for Alzheimer's or other "cognitively impaired" patients

Community Based Professional Care: home health care, adult day care, personal care, homemaker services, outpatient hospice care, and respite care.

Informal Care: assistance with the activities of daily living, such as bathing, eating or dressing, provided by formal or informal caregivers.

*Covered services may vary slightly depending on your state of residence

When you apply for coverage, you will choose an option listed below. Coverage includes Nursing Home Care, Assisted Living Facility (Alternate Care Facility), Community Based Professional Care, and Informal Care. Each level of care has a corresponding Daily Maximum Benefit (DMB) amount. The DMB is the most the insurance may pay for these covered services received on any day. Each option has a corresponding Lifetime Maximum Benefit (LMB). The LMB is the total pool of money payable for covered long-term care services received while you are insured.

Your coverage choices are as follows:

	Option 1	Option 2	Option 3
Daily Maximum Benefit¹			
Nursing Home	\$100.00	\$200.00	\$300.00
Assisted Living Facility	\$100.00	\$200.00	\$300.00
Community Based Professional Care ²	\$60.00	\$120.00	\$180.00
Informal Care ³	\$25.00	\$50.00	\$75.00
Lifetime Maximum Benefit	\$182,500	\$365,000	\$547,500

¹The total of benefits payable for all covered services received on any day will not exceed the Nursing Home DMB.

²This includes Adult Day Care (Washington state refers to this as Adult Day Health Care) and the following services provided in your home: Home Health Care, Outpatient Hospice Care and Homemaker Services, Personal Care and Respite Care that are provided by a qualified provider. The total amount paid for CBPC within any given week is 7x the CBPC DMB, distributed throughout the week as needed. The total of benefits payable for the care received cannot exceed the nursing home DMB on any one day.

³The total benefits payable for all informal care received in a calendar year is 30 times the informal care DMB.

Informal care can be delivered by unskilled persons, including family members who reside in the insured's home.

For more information on the Wayne State University Group Long-Term Care Insurance plan or to request an enrollment kit call 1-800-400-5083 or visit the Wayne State University Group Long-Term Care Web site at <http://wsu.jhancock.com> (username: wsu; password: mybenefit). You may be able to continue your Group Long-Term Care Insurance policy at group rates should you retire or leave Wayne State University.

Coverage is underwritten by John Hancock Life Insurance Company, Boston, MA 02117

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Plan Feature	John Hancock LTC Plan Design
Daily Maximum Benefits (DMB)	\$100, \$200, and \$300 The DMB is the most the insurance may pay for covered services received on any day.
Lifetime Maximum Benefit (LMB)	Calculated as 1,825 (5 years) x DMB <ul style="list-style-type: none"> • \$182,500 with \$100 DMB • \$365,000 with \$200 DMB • \$547,500 with \$300 DMB
Plan Benefits	<ul style="list-style-type: none"> • Nursing Home (NH) Care covered up to 100% of DMB • Alternate Care Facilities covered up to 100% of DMB • Community Based Professional Care covered up to 60% of DMB Informal Care covered up to 25% of DMB with a calendar year maximum of 30 times Informal Care DMB Note: Reimbursement is based upon actual charges for services received
Assisted Living Facilities	Covered under Alternate Care Facilities if the facility meets the policy definition
Community Based Professional Care	Includes home health care, adult day care, outpatient hospice care and homemaker services
Informal Care	Up to 25% of DMB, calendar year maximum of 30 x Informal Care DMB, covers care provided by informal providers including family members
Hospice Care	100% of charges up to the Nursing Home DMB for inpatient hospice care. 100% of charges up to CBPC DMB for outpatient hospice care. Payable during the Qualification Period
Stay at Home Benefit	Can be used to pay for LTC expenses not ordinarily covered. Includes Care Planning Visits, Caregiver Training (max of 5 x DMB), Home Modifications, Emergency Medical Response Systems, Home Safety Checks, Provider Care Checks, Durable Medical Equipment. <i>Total Stay at Home Benefit is equal to 30 x the Nursing Home Daily Maximum Benefit. It is available during the qualification period and does not reduce the Lifetime Maximum Benefit.</i>
Benefit Triggers	Substantial assistance by another person to perform 2 or more of the 6 ADLs (bathing, dressing, eating, transferring, toileting, and maintaining continence) due to loss of functional capacity which is expected to continue for at least 90 days; OR a separate cognitive impairment trigger. ADL dependence may be through hands-on assistance or standby assistance for safety
Qualification Period (QP)	<ul style="list-style-type: none"> • 90 days with no incurred expense requirement • Once per lifetime while continuously insured
Waiver of Premium	<ul style="list-style-type: none"> • Premium payment is waived on the first day of the month after completion of the QP • Premium payment resumes the first of the month after the insured is no longer eligible for benefits
Respite Care	Includes covered services provided on a short term basis and is designed to give temporary relief from care-giving duties to a primary unpaid caregiver. Paid based upon site of care
Care Management	Unlimited care coordination by a John Hancock Care Coordinator (registered nurse) at no expense to insured.
Inflation Adjustments	Future Purchase Option (FPO): Offered every 3 years at minimum increase to DMB of 5% compounded annually over the 3 year period without regard to past acceptance of offers, up to age 85. The inflation increase will not be available if the insured was eligible for benefits in the prior 6 months or if the insured stopped paying premium and coverage is in reduced paid-up status.

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Plan Feature	John Hancock LTC Plan Design																						
Inflation Adjustments (continued)	<p>Automatic Benefit Increase (ABI) (Optional at enrollment for an additional cost) This is offered as a separate option during enrollment as an alternative to the inflation adjustment feature described above. With the ABI, a premium adjustment for future inflation benefit increases is built into the plan at enrollment. Under this option, the DMB will increase annually at a rate of 5% compounded, with no annual increase in premium. Increases will be made regardless of health status or age. No increase will apply if the insured stopped paying premium and coverage is in reduced paid-up status.</p>																						
Return of Premium at Death Benefit	<p>This benefit provides a return of a portion of premiums paid according to the following scale, less any benefits already paid or payable:</p> <table data-bbox="787 619 1144 913"> <tr><td>65 and younger</td><td>100%</td></tr> <tr><td>66</td><td>90%</td></tr> <tr><td>67</td><td>80%</td></tr> <tr><td>68</td><td>70%</td></tr> <tr><td>69</td><td>60%</td></tr> <tr><td>70</td><td>50%</td></tr> <tr><td>71</td><td>40%</td></tr> <tr><td>72</td><td>30%</td></tr> <tr><td>73</td><td>20%</td></tr> <tr><td>74</td><td>10%</td></tr> <tr><td>75 and older</td><td>0%</td></tr> </table> <p><i>No benefit is payable if the insured has stopped paying premium and coverage is in reduced paid-up status.</i></p>	65 and younger	100%	66	90%	67	80%	68	70%	69	60%	70	50%	71	40%	72	30%	73	20%	74	10%	75 and older	0%
65 and younger	100%																						
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71	40%																						
72	30%																						
73	20%																						
74	10%																						
75 and older	0%																						
Coordination of Benefits (COB)	This plan will coordinate with other group medial and long-term care plans but not Medicare or Medicaid. (Expenses reimbursable by Medicare or Medicaid cannot be reimbursed by this policy)																						
Tax Qualified	The group policy is intended to be a qualified long-term care insurance contract. The benefits you receive under the policy are generally not considered taxable income. Please consult your tax advisor if you have any questions or need further details.																						
Mental and Nervous Exclusion	No exclusion																						
Pre-existing Condition Limitation	No pre-existing condition limitations																						
Alternate Plan of Care	John Hancock may pay benefits for services not otherwise covered if the care coordinator identifies alternatives to the current plan of care that are appropriate to the insured, cost effective, and agreed upon by the insured. Benefits paid reduce the LMB.																						
Portability	If you retire or leave Wayne State, your coverage may be continued at group rates.																						
Temporary Bed Hold Benefit	Up to 60 days per calendar year, for any reason																						
Restoration of Benefits (if insured recovers)	If the insured does not meet the benefit triggers for 24 consecutive months while continuously insured, the LMB can be restored. There is no restoration if the insured has stopped paying premium and coverage is in reduced paid up status.																						
International Benefits	JH can pay benefits for covered services while an insured is permanently residing outside the 50 states or D.C. Satisfactory proof must be received by JH that the insured meets the Benefit Eligibility Criteria, along with documentation that the provider is licensed or certified and services are being rendered in accordance with a Plan of Care. Each level of benefits will be paid up to 75% of your DMB level that would apply in the U.S. Some limitations apply.																						
Reinstatement of Benefits (after non-payment)	<ul style="list-style-type: none"> • Within 5 months of lapse of coverage if you provide proof that you met the benefit trigger on the date of termination • Within 6 months of lapse of coverage with proof of good health • All require payment of all back premium and approval 																						

This is a summary of the plan features of the Wayne State University Group LTC Insurance Plan insured through John Hancock Life Insurance Company. More details about plan provisions and exclusions can be found in the John Hancock Group LTC insurance policies. If there are any inconsistencies between this chart and the LTC insurance policies, the terms of the applicable policy will control. Some plan features may vary by state. The Wayne State University LTC Insurance Plan is underwritten by John Hancock Life Insurance Company, Boston, MA, 02117.

WAYNE STATE
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**INSURANCE FOR THE UNEXPECTED.
INVESTMENTS FOR THE OPPORTUNITIES.™**

John Hancock