



Long-Term Care

Overview

Long-term care includes a wide variety of support services (medical and non-medical) for individuals with a chronic illness or disability. Customarily, long-term care services include assisted living, home health care, nursing home, and respite care. Long-term care can be expensive and costs continue to rise.

Long-term care is typically not paid for by Medicare, Medigap, or major medical health insurance. Medicare may cover some medically necessary skilled care in a nursing home or in your home, but only if you meet certain criteria.

Choosing long-term care is an important decision. Long-term care policies are available in different variations of benefits and coverage. It is imperative to look at all your options. It is encouraged that you plan and think about long-term care before you need services.

Pension Protection Act (PPA) of 2006

Pursuant to the Pension Protection Act (PPA) of 2006, an eligible retired public safety officer may exclude from pension income up to \$3,000 in premiums paid by a plan sponsor, on the member's behalf, for long-term care insurance. Premiums for dependent coverage are eligible for the deduction; however, premiums paid by (1) a retiree receiving a reduced benefit, or (2) a surviving beneficiary of a public safety officer are not eligible.

Authorization to Withhold and Remit Long-Term Care Premiums

If you would like HPRS to withhold and remit long-term care premiums on your behalf, please ensure the insurance provider you have selected will accept payments from a third-party payer. Complete and return the Authorization to Withhold & Remit Long-Term Care Premium(s) form. The form can be found on our website or call the HPRS office to request one.

Tax Notice

Participants who have HPRS withhold and remit premiums on their behalf will receive a special notice annually with their 1099R.

Highway Patrol Retirement System (HPRS) makes no representations regarding the deductibility of premiums. Please consult your tax preparer for details.



Authorization to Withhold & Remit Long-Term Care Premium(s)

Pursuant to the Pension Protection Act (PPA) of 2006, an eligible retired public safety officer may exclude from pension income up to \$3,000 in premiums paid by a plan sponsor, on the Member's behalf, for long-term care insurance. Retirees receiving a reduced benefit or a survivor beneficiary of a public safety officer are not eligible.

By submitting this form, the member authorizes –

1. Highway Patrol Retirement System to deduct premiums from pension benefits and remit the premiums on the Member's behalf.
2. The below-listed long-term care insurance provider to communicate directly with HPRS staff regarding the Member's account in order to arrange for payments to the provider.

This authorization shall remain in effect until discontinued in writing.

Long-Term Care Insurance Provider:

Company Name _____ Phone # _____

Street Address _____

City _____ State _____ Zip Code _____

Member's account # with provider _____

Payment amount \$ _____ Payment frequency _____ Date due _____

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► Signature _____ Date _____

Printed Name _____

Daytime Phone # _____ Member Account # _____

You may return this completed form by email to ccarter@ohprs.org, by fax or by mail to HPRS. If you have questions, please contact Charmaine Carter, System Accountant, at 614-430-3556 (direct) or by email.

***** OFFICE USE ONLY *****

Remittance Routing # _____ Remittance Bank Account # _____

ACH Memo Notation _____