

Long Term Care



Overview

Long-term care includes a wide variety of support services (medical and nonmedical) 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 of 2006

Pursuant to the Pension Protection Act 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 health insurance or 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 Health Care Premiums

If you would like HPRS to withhold and remit health care premiums on your behalf, please ensure the insurance provider that you have selected will accept payments from a third-party payer. Complete and return the Authorization to Withhold & Remit Health Care Premiums 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.