



Town of Mansfield

6 Park Row, Mansfield, Massachusetts 02048

Town of Mansfield Long Term Care Insurance

When can I sign up?

Applicants may apply anytime but need to be approved based on health history.

Does this policy cover nursing homes only?

No, this policy covers care in facilities and in your home.

Can this policy be deducted from my paycheck like other benefits?

No, policies issued to individuals are typically deducted from checking accounts or directly billed to the employee.

How much of my assets does this policy protect?

Up to the daily, monthly, and total pool of benefits selected by the applicant. It may also protect the value of your home from Medicaid recovery with certain limitations.

Does this policy require a medical necessity for benefits to be paid?

No, benefits can be paid for custodial care as well as skilled nursing and therapists.

What elimination periods are available?

Elimination periods are flexible for each employee to customize their policies with 90, 180 and 365 day options available.

How long are benefits paid under the Long Term Care program?

Benefit periods are flexible. Employee may customize their policies with 3, 4, 6, and 10 year options available. (Coverage continues for the life time of the employee until the total pool of benefits has been spent on care.)

What are the pre-existing limitations?

There are many pre-existing health conditions that could potentially disqualify an individual from being approved for a policy or that limits the level of benefit they may own.

Can I keep this policy if I leave employment?

Yes, this policy is portable (YOU OWN IT). You may use this policy anywhere in the U.S.A. and in foreign countries with certain limitations.

Please contact LifePlus Insurance Agency, Inc. with any enrollment questions.

781-837-9222 – fax 781-837-9227

This form is for informational purposes only, please refer to the contract for specific language.