Long-Term Care Insurance

Long-term care insurance covers the costs associated with extended long-term care due to a chronic disease or long-lasting disability. While nursing home care may be necessary, services can also be provided in adult day care centers, assisted living facilities, or at-home care.

Coverage is available to all benefits-eligible employees, their spouses/domestic partners, parents/parents-in-law, grandparents/grandparents-in-law and retirees and their spouses/domestic partners. You may enroll in long-term care insurance at any time.

**Enrollment**

RetirementGuard, a brokerage firm contracting with Cornell University and other Ivy league institutions, provides consultative advice about long-term care insurance to benefits-eligible employees and their family members. Through their Private Exchange they provide a selection of competitive individual long-term care insurance policies. The premiums are discounted due to the Cornell affinity. If you want to learn more about RetirementGuard and the companies they quote please visit [www.myltcexchange.com/cornell](http://www.myltcexchange.com/cornell) or call them directly at 1-888-793-6111.

**Current CNA Plan Participants**

CNA no longer accepts new long-term care (LTC) insurance enrollments (as of February 2016). As a current policy holder, your policy is still valid, as long as you continue to pay the premiums. You are protected by the financial strength of CNA. They are a highly rated insurance company with ample reserves to cover their obligations.

The rules and regulations of the NY State Department of Finance (formerly the Department of Insurance) will hold CNA to their commitments.

If you have questions about your policy, you may phone CNA at (866) 234-9031; or contact Benefit Services at 607-255-3936.