

**OFFICE OF THE STATE
COMPTROLLER**

**HEALTHCARE COST
CONTAINMENT COMMITTEE**



**HEALTHCARE POLICY & BENEFIT
SERVICES DIVISION
165 CAPITOL AVENUE
HARTFORD, CT 06106-1775**

PHONE: (860) 702-3480 • FAX: (860) 702-3556

**DIVISION MEMORANDUM 2021-02
TO THE HEADS OF ALL STATE AGENCIES**

March 5, 2021

**ATTENTION: Personnel and Payroll Officers, Chief Administrative and Fiscal Officers,
and Benefits Managers**

SUBJECT: Long Term Care Insurance Program

I. INTRODUCTION

This memorandum announces that Transamerica, the carrier for the Supplemental Benefits Long Term Care Insurance, will cease issuing new policies effective June 15, 2021. The Office of the State Comptroller will allow Transamerica to continue payroll deductions until June 30, 2024 for existing and new policies established by June 15, 2021. Through the end of June 15, 2021 Transamerica will offer Simplified Underwriting for any eligible employees interested in obtaining this coverage.

II. LONG TERM CARE INSURANCE

Transamerica's decision to cease offering new Long Term Care policies as of the end of June 2021 will not affect benefits for employees and retirees who have already purchased such coverage. Transamerica will continue to service your accounts.

Any employee and their spouse can apply for coverage through June 15, 2021. Employees aged 18-65, working at least 17.5 hours per week, with at least six months of service as of the date of application will benefit from Simplified Underwriting. Under Simplified Underwriting an employee must fill out a simplified health questionnaire and authorize a pharmacy screen. Other features of the process include:

- No height/weight review;
- No medical records review without cause; and,
- No telephone or face-to-face interview.

III. CONCLUSION

During the next few months, representatives from Transamerica will be reaching out to agency HR and payroll staff to schedule webinars concerning this benefit program. New policies established by June 15, 2021 will be eligible for continued payroll deduction. Please make sure that your agency's employees get this information so that they can take advantage of the opportunity. Questions pertaining to this memorandum may be directed to the Healthcare Policy & Benefit Services Division, Employee Benefits Unit at Osc.ebu@ct.gov.

Very truly yours,

A handwritten signature in cursive script that reads "Thomas C. Woodruff". The signature is written in black ink and includes a long horizontal flourish extending to the right.

Thomas C. Woodruff, Ph.D., Director