



Here's Why:

- During the Open Enrollment period, actively at work employees are **GUARANTEED ISSUE**. **NO** medical underwriting or health statements required. If you wait to apply for coverage, you may not qualify, depending on your health at that time.
- Premiums are based on age; therefore, the best time to enroll is now!
- You can take advantage of the lowest rate available to you under the NYPERL group plan.
- This is **not** an annual open enrollment program with guaranteed issue. Unlike health insurance, there will be no annual open enrollment. Although employees can enroll any time, medical underwriting will be required after May 31, 2002.

Call 1-866-474-LTCI (5824)

toll free weekdays, 8:00 a.m. - 9:00 p.m.

- speak with a NYPERL Specialist
- listen to information about NYPERL
- request an enrollment kit

Visit www.nyperl.net to:

- learn about your long-term care options, benefits, and premiums.
- enroll on-line securely with password protection.

NYPERL



— Now through May 31, 2002 —

NYPERL Long-Term Care Insurance
OPEN ENROLLMENT

NYS EMPLOYEES ACTIVELY AT WORK

Attention!



Look into **NYPERL** today—

*Long-Term Care Insurance...
the caring part of your retirement plan.*

There are many reasons
to consider **NYPERL**
long-term care insurance **NOW!**

This Important One-Time Opportunity!

Don't Miss