



NPFBA™



NATIONAL PEACE OFFICERS AND  
FIRE FIGHTERS BENEFIT ASSOCIATION™

## Notice of Changes to Long Term Care Plan

(Effective May 17, 2012)

National Peace Officers and Fire Fighters Benefit Association (“NPFBA”) is providing this Notice of Plan Amendment to you as a Participant in the NPFBA Long Term Care Plan (the “Plan”). The Plan is periodically reviewed by an actuary for financial adequacy and actuarial soundness. Based on its most recent actuarial review, the NPFBA actuary has recommended two adjustments to the Plan. These adjustments are described below and will affect existing Participants who have not fully paid for coverage costs and new Participants and are effective May 17, 2012. (The terms used in this Notice are defined in the Plan document.)

- 1. The 5% Increase in Maximum Benefit Levels will Continue for No More than 15 Years.** The Plan provides for a 5% increase, compounded annually, in the maximum benefit amounts for each uninterrupted and consecutive year that your coverage remains in effect. The maximum benefit amounts are the Nursing Home Daily Maximum; Residential Care Facility Daily Maximum; Home and Community Care Monthly Maximum; and Respite Care Daily Maximum. This 5% increase only will apply for the first of 15 years of your coverage in the Plan.
- 2. The Minimum Coverage Cost Payment Term is 25 Years.** The minimum term for the payment of Coverage Costs has been increased from 20 to 25 years. Longer Coverage Cost payment options have been increased proportionally. (Current payment terms have been increased 5 years.) The Administrator can provide details regarding the payment election applicable to you.

Please contact the Plan Administrator at 1-877-582-0003 if you have any questions or require any further information. In the event of any inconsistency between this notice and the Plan document, the terms of the Plan document will control. If you require a copy of the Plan document or Summary Plan Description, please contact the Plan Administrator.