ARIZONA BOARD OF REGENTS
POLICY MANUAL

6-606 Long Term Care Insurance

Revision Dates

11/19/2026, 12/17/1992 (adopted)

Each university may contract with one or more insurance carriers to provide long-term care insurance coverage to employees. The full costs of such coverage shall be paid by participating employees. Such contracts shall be in accordance with guidelines approved by the Executive Director of the Board after consultation with the University President. These guidelines shall provide minimum standards or criteria relating to the scope of coverage and to the capacity of the carrier(s) to provide the coverage, including but not limited to standards for criteria in the following areas:

A. Capacity of Carrier

1. Financial stability and demonstrated experience;

2. Ability of carrier to obtain and maintain minimum enrollment of eligible employees;

3. Reasonable limitations on solicitation practices;

4. Assurance of non-discriminatory practices;

5. Ability to provide participants with clearly defined description of scope of coverage.

B. Scope of Coverage

1. Availability to employees and retirees and their spouses, parents and parents-in-law;

2. Availability of coverage for nursing home care, home health care and adult day care for mandatory minimum time-frames;

3. Limitations that may be imposed relating to when coverage will be made available, e.g., whether hospitalization must precede stay in nursing home;

4. Minimum inflation protection options;

5. Guaranteed portability and renewability provisions; and

6. Permissibility of limitations of coverage based upon pre-existing conditions.

Policy History

12/17/1992 Approved by the Board on second reading.

11/19/2026 Policy revision approved by the Board on second reading.

Related Information