COMMONWEALTH OF VIRGINIA VOLUNTARY GROUP LONG TERM CARE INSURANCE PROGRAM

EMPLOYER ADOPTION AGREEMENT

THIS AGREEMENT executed this ____ day of ________________, 20___, between ________________________ hereinafter referred to as the "Employer", and the Virginia Retirement System ("VRS").

Recitals

A. The Commonwealth of Virginia has established, and VRS has assumed responsibility for, the Commonwealth of Virginia Voluntary Group Long Term Care Insurance Program (the "Plan") in which employees of local governments, local officers and teachers, as defined in Section 51.1-513.3 of the Code of Virginia (1950), as amended (the "Code"), may participate, and

B. Pursuant to the same section of the Code, the Employer desires to enter into an Agreement with VRS to permit participation in the Plan by its employees, and

C. The official entering into this Agreement is duly authorized on behalf of the Employers Governing Body.

Agreement

NOW, THEREFORE, in consideration of the benefits arising from cooperation between the Employer and VRS to provide long term care insurance coverage to the employees of the Employer, the parties do agree as follows:

1. VRS represents and warrants to the Employer that it will comply with all applicable laws affecting the Plan.

2. VRS represents to the Employer that it shall provide sufficient services to administer the Plan and to appropriately respond to inquires by employees and participants.

3. The Employer acknowledges and agrees to the terms and conditions established in the Plan.

4. The Employer agrees to provide the VRS selected long term care insurance carrier with a mail file of all active employees, in the format provided by the insurance carrier.

5. When requested by VRS or the insurance carrier, the Employer shall permit the VRS selected long term care insurance carrier to conduct group and individual meetings for the purpose of explaining the Plan or enrolling employees on the Employer's premises during normal working hours subject to such reasonable restrictions that the Employer communicates in writing to VRS and which are accepted by VRS.

6. The Employer □ elects □ does not elect to offer their employees payroll deduction. If the employer elects to offer payroll deduction, the employer shall be responsible for remitting premiums under the Plan to the VRS-selected long term care insurance carrier in accordance with the established processes and procedures promulgated by VRS or the insurance carrier.

7. This Agreement may be amended from time to time by written agreement between VRS and the Employer.

8. The term of this Agreement shall be for three years beginning on the date of its execution, and thereafter may be terminated by either party upon 60 days written notice to the other party.

IN WITNESS WHEREOF, the parties have caused the Agreement to be duly executed intending to be bound thereby.

Employer	**Virginia Retirement System**
By: ____________________	By: ____________________
Title: ____________________	Title: ____________________

RETURN TO: Virginia Retirement System
P. O. Box 2500
Richmond Virginia 23218
Attention: Long Term Care