



**Underwritten by: Unum Life Insurance Company of America**

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

## Group long term care insurance

What employees need to know

357 (11-11)

### What is long term care?

**Care that is required when someone:**

▶ **Needs assistance with the basic Activities of Daily Living (ADLs):**

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating

▶ **Suffers severe cognitive impairment**

- Such as Alzheimer's

**The need for this care can be triggered by:**

- ▶ Aging
- ▶ An accident
- ▶ A catastrophic illness, like a stroke



## Where can I receive care?

### ▶ Total Choice home care



### ▶ Assisted living facility



### ▶ Professional home care



### ▶ Long term care facility



## The cost of long term care

▶ **A \$250,000 nest egg could be depleted in less than four years of nursing home care.**

### National average median rates for care:<sup>1</sup>

Home Health aide	\$21 per hour
Assisted living	\$3,190 per month (\$38,280 per year)
Nursing home (private room)	\$225 per day (\$82,125 per year)

**Only 9% of Americans say they are very confident they would have enough money to pay for long term care expenses in retirement.<sup>2</sup>**

1 American Association for Long Term Care Insurance, "The 2011 Sourcebook for LTCI Information," September 2011.  
2 Employee Benefits Research Institute, "2011 Retirement Confidence Survey," by Ruth Helman, Mathew Greenwald & Associates, and Craig Copeland and Jack VanDerhei,, March 2011.



## How could this benefit help financially?

Based on the national averages for care, a long term care benefit of \$3,000 per month could be used this way:<sup>1</sup>

### Home health

\$36,000	Annual benefit from Unum
– \$27,300*	Home health aide (\$21/hr)
\$8,700	Left for out-of-pocket expenses

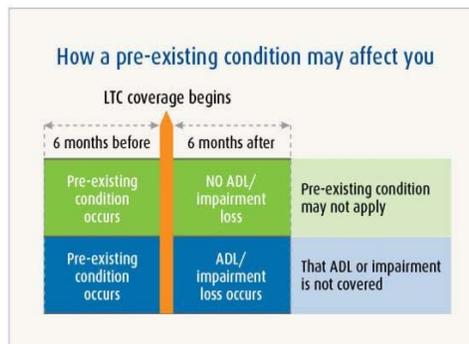
\*Based on receiving care five hours a day/five days a week at \$21/hour. For illustrative purposes only.  
<sup>1</sup> American Association for Long Term Care Insurance, "The 2011 Sourcebook for LTCI Information," September 2011.



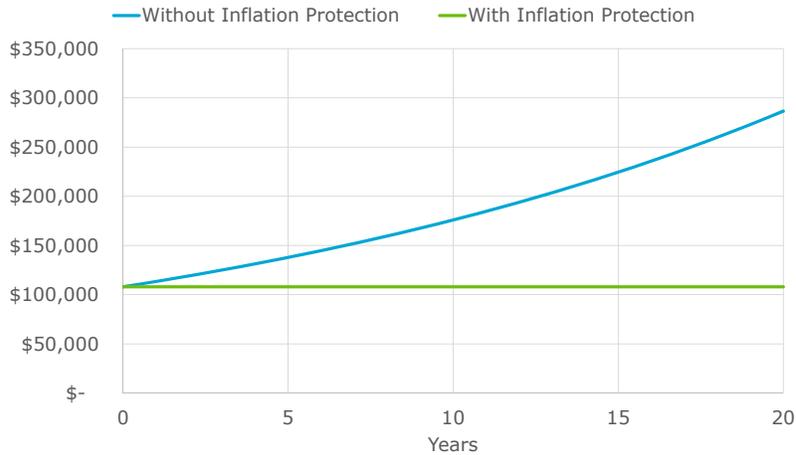
## Pre-existing condition exclusion

A **pre-existing condition** is medical advice, treatment, care, or services that were received or recommended **six months** prior to your coverage effective date. This includes consultation, diagnostic measures, or prescription drugs.

- ▶ Benefits will not be paid for an impairment that occurs in the first **six months** after your coverage effective date if the Activities of Daily Living loss or severe cognitive impairment is caused by, contributed to by, or results from a pre-existing condition. †



## Inflation protection option



For illustrative purposes only.  
Additional premium is charged for this option.



## LTC Connect® – Additional help for caregivers

- ▶ Trained information specialists
- ▶ Confidential and impartial help
- ▶ Toll-free access
- ▶ No additional cost and no obligation
- ▶ Quick answers on related long term care topics
- ▶ Discount on long term care facilities and equipment



LTC Connect® is provided by Life Plans, Inc. and is available with select Unum long term care insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. LTC Connect® is not a Guaranteed service and may be discontinued at any time. Discounts may vary. Please contact your Unum representative for full details.



## How do I apply for this coverage?

- ▶ Go to Your Unum OEBC website at [www.unuminfo.com/OEBC](http://www.unuminfo.com/OEBC)
- ▶ Choose your:
  1. Plan design
  2. Benefit amount
  3. Benefit duration
- ▶ Complete your benefit election form
- ▶ Complete your evidence of insurability form



This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms GLTC04 and RGLTC04 or contact your Unum representative.

Long term care insurance is underwritten by:  
Unum Life Insurance Company of America, 2211 Congress Street, Portland, Maine 04122

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