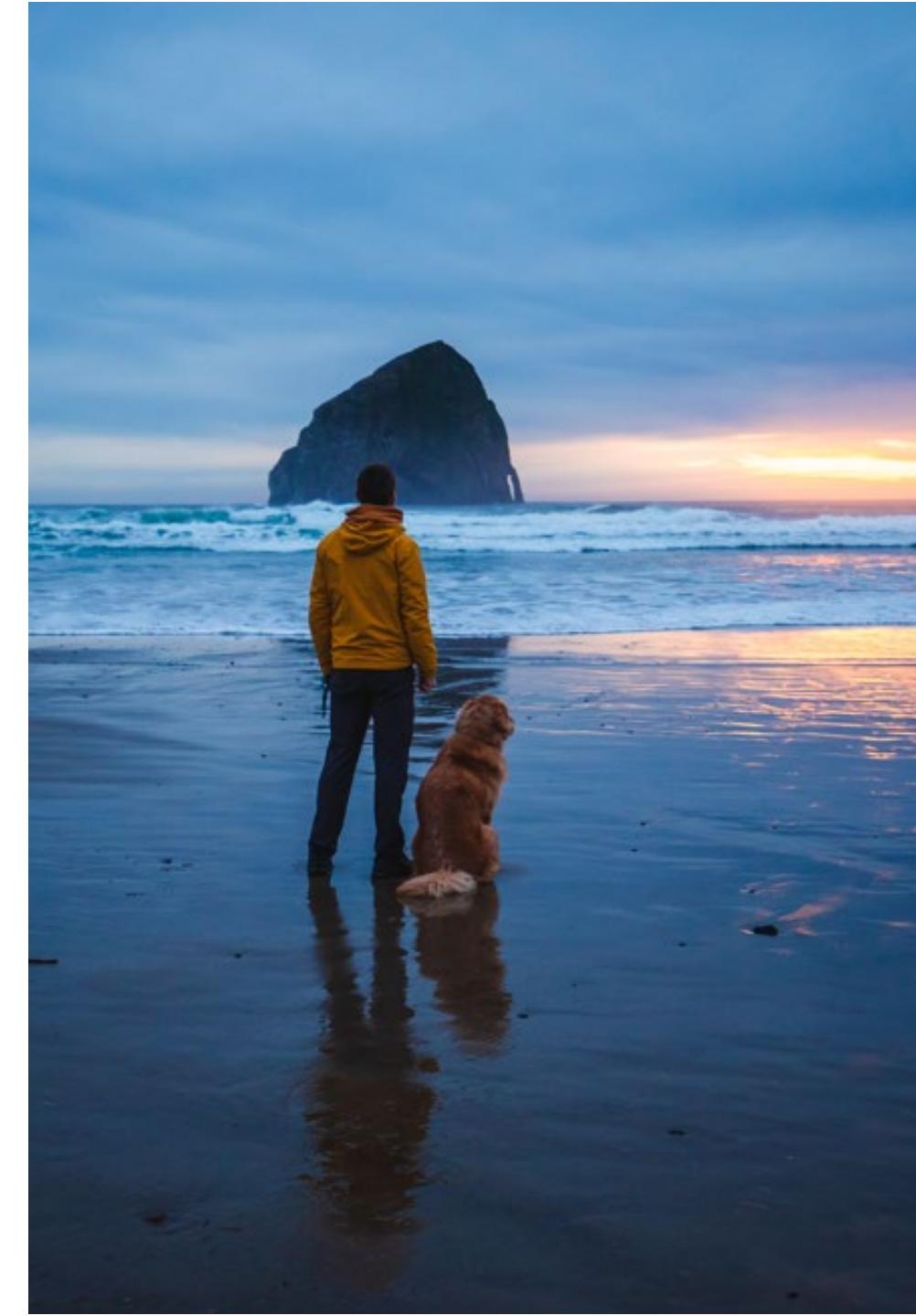


# UNUM Long-Term Care (LTC) Insurance



# Webinar Tips

**Ask questions.** If you're not hearing the webinar, check your audio settings in GoTo Webinar.

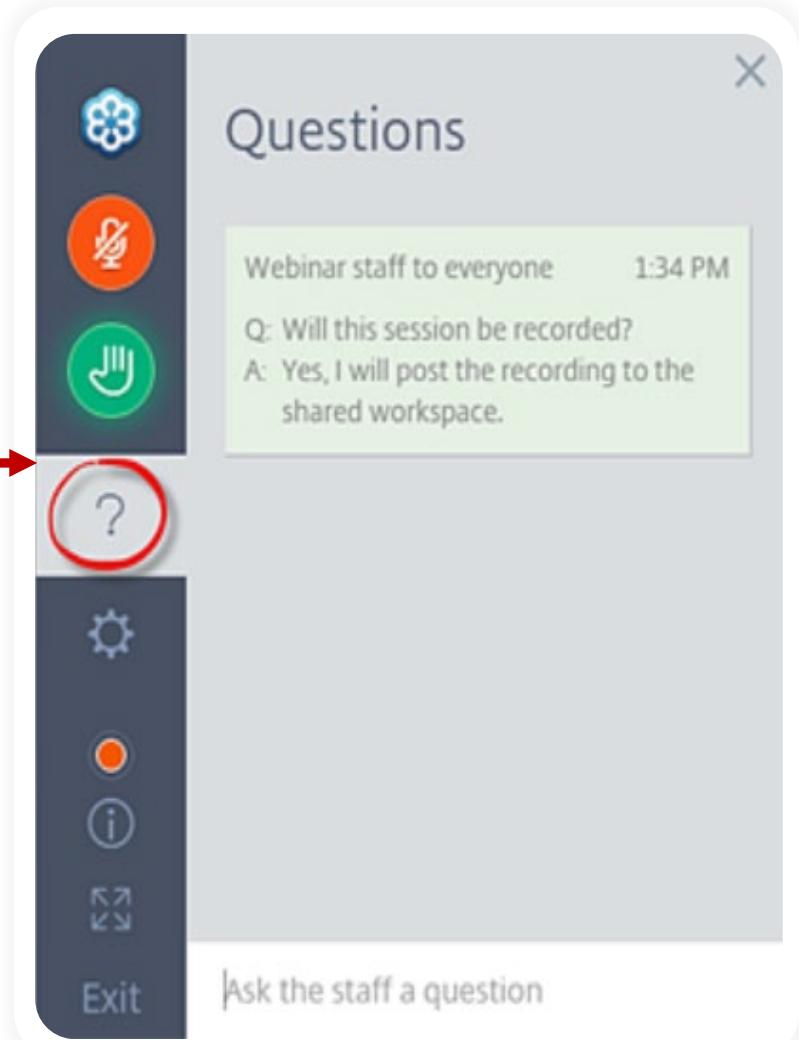
- Click on the question mark icon.
- Type in your questions.
- Staff will answer questions:
  - Directly through the chat
  - During the presentation and at the end, as appropriate

**Watch or read the presentation.**

- You'll receive a follow-up email when the recording and slides are available.
- Captions are included in the recording.

**Review additional benefits information.**

- Go to the 2026 Benefits Information page at [PEBBinfo.com](http://PEBBinfo.com).



# Agenda

**PEBB's LTC Plan Offerings**

**Important LTC Updates**

**Contingent Non-Forfeiture (CNF) Benefits**

**Frequently Asked Questions (FAQs)**

**Contact Information**



# Unum Plan Offerings

## Plan 1

Includes:

- Long-term care facility
- Professional home care

## Plan 2

Includes:

- Long-term care facility
- Professional home care
- Total home care

## Plan 3

Includes:

- Long-term care facility
- Professional home care
- Simple inflation uncapped

## Plan 4

Includes:

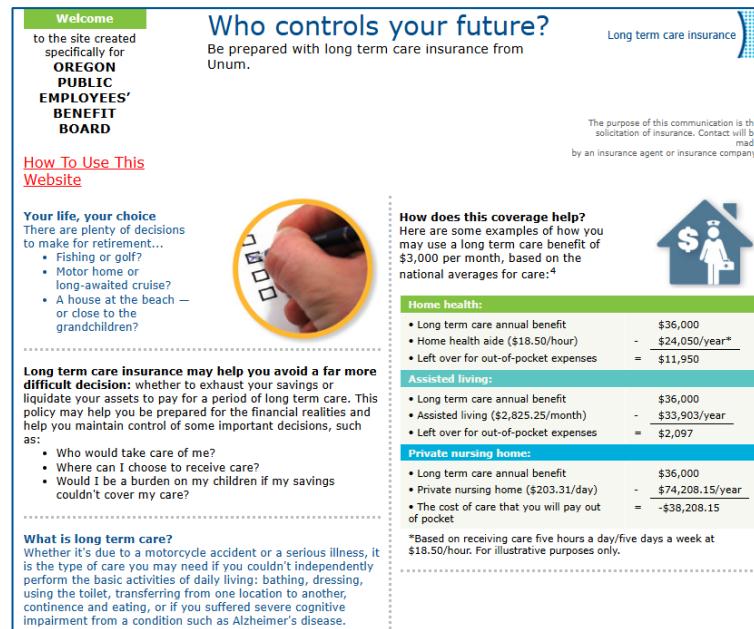
- Long-term care facility
- Professional home care
- Total home care
- Simple inflation uncapped

For each plan option, you can choose the duration of your facility benefit and the monthly amount of coverage for a facility.

Your costs vary based on the plan you choose, duration (3, 6 or unlimited) of and monthly facility coverage amount (\$1,000 to 6,000), age, etc.

# Learn More About LTC

Visit <https://unuminfo.com/pebb/index.aspx> to learn more about the Unum's LTC plan options.



**Welcome**  
to the site created specifically for  
**OREGON**  
**PUBLIC**  
**EMPLOYEES'**  
**BENEFIT**  
**BOARD**

**Who controls your future?**  
Be prepared with long term care insurance from Unum.

**How does this coverage help?**  
Here are some examples of how you may use a long term care benefit of \$3,000 per month, based on the national averages for care:<sup>4</sup>

• Long term care annual benefit	\$36,000	
• Home health aide (\$18.50/hour)	- \$24,050/year*	
• Left over for out-of-pocket expenses	= \$11,950	

• Long term care annual benefit	\$36,000	
• Assisted living (\$2,925.25/month)	- \$33,903/year	
• Left over for out-of-pocket expenses	= \$2,097	

• Long term care annual benefit	\$36,000	
• Private nursing home (\$203.31/day)	- \$74,208.15/year	
• The cost of care that you will pay out of pocket	= -\$38,208.15	

\*Based on receiving care five hours a day/five days a week at \$18.50/hour. For illustrative purposes only.

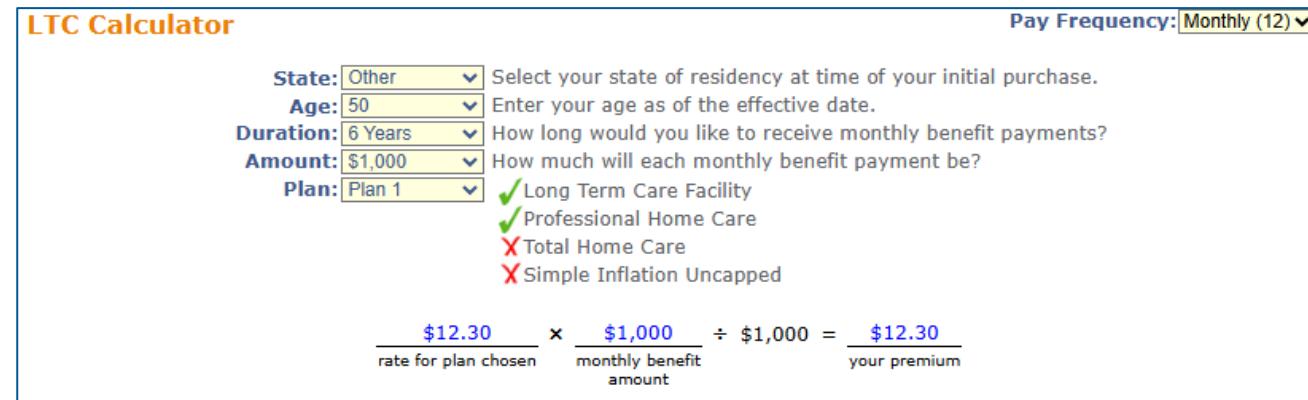
**Long term care insurance may help you avoid a far more difficult decision:** whether to exhaust your savings or liquidate your assets to pay for a period of long term care. This policy may help you be prepared for the financial realities and help you maintain control of some important decisions, such as:

- Who would take care of me?
- Where can I choose to receive care?
- Would I be a burden on my children if my savings couldn't cover my care?

**What is long term care?**  
Whether it's due to a motorcycle accident or a serious illness, it is the type of care you may need if you couldn't independently perform the basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence and eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease.

Use the **LTC Calculator** to determine your premium amount. Factors such as age, facility benefit duration, monthly amount, and plan option affect the premium amount.

Find general LTC information, details about each plan option, and tools to help guide decisions and keep you informed.



**LTC Calculator**

**Pay Frequency:** Monthly (12) ▾

**State:** Other ▾ Select your state of residency at time of your initial purchase.

**Age:** 50 ▾ Enter your age as of the effective date.

**Duration:** 6 Years ▾ How long would you like to receive monthly benefit payments?

**Amount:** \$1,000 ▾ How much will each monthly benefit payment be?

**Plan:** Plan 1 ▾

Long Term Care Facility

Professional Home Care

Total Home Care

Simple Inflation Uncapped

$$\frac{\$12.30 \text{ (rate for plan chosen)}}{\text{monthly benefit amount}} \times \frac{\$1,000}{\$1,000} = \$12.30 \text{ (your premium)}$$

# Important LTC Updates

**Effective February 1, 2026, Unum will no longer accept new enrollments for LTC.**

- This is a nationwide decision from Unum. It applies to all customers, including PEBB members.
- There are other LTC coverage options available through major insurers. You can explore individual policy options.

Review <https://dfr.oregon.gov/insure/health/long-term-care/Pages/index.aspx> for resources related to LTC coverage. This includes other companies that may offer LTC coverage in Oregon.

# Important LTC Updates

**Premiums for Unum Plans 3 and 4 will increase starting June 1, 2026. Costs will be more than twice current rates.**

- Plans 3 and 4 include a simple inflation feature.
- Plans with simple inflation plans increase your policy's benefits by a fixed dollar amount each year. This increased benefit helps coverage keep up with rising healthcare costs.
- If you're currently enrolled in plans 3 or 4, you may choose to cancel your coverage. However, wait until June 1, 2026, to avoid losing the Contingent Non-Forfeiture (CNF) benefit opportunity.

Visit PEBB's website at <https://www.oregon.gov/oha/PEBB/Pages/Long-Term-Care.aspx> for premium and plan information.

# Coverage Option: Contingent Non-Forfeiture (CNF) Benefits

**You may be eligible for Contingent Non-Forfeiture (CNF) benefits if your policy's premium rate goes up in the future.**

CNF allows you to keep partial LTC insurance coverage if all the following apply:

- You are enrolled in a Simple Inflation Plan (Plans 3 & 4)
- Your increased premium exceeds your original premium by the applicable percentage\* (or more).
- You lapse (or don't pay more premiums) within 120 days of the increase.

You may be eligible for CNF benefits even if you choose to cancel coverage.

Visit <https://unuminfo.com/pebb/enrollment.aspx> for information about the applicable percentage. On the site, click “Next >>” four times until you see the header 2 (“Important Information About Your Enrollment”) and select the document titled “Potential Risk Increase Disclosure Form (7718-04).”

# Examples of CNF Benefits

Here are two examples about how CNF benefits work.

## Example 1

Jane is enrolled in a \$2,000 monthly benefit plan. The plan pays for three years. Jane pays \$25 per month for this coverage. She has been covered for five years (60 months). Over this time, she paid a total of \$1,500 in premiums. If Jane cancels her coverage, her reduced lifetime maximum benefit will be \$2,000. (Jane's monthly benefit of \$2,000 is greater than the premium amount of \$1,500.)

## Example 2

John is enrolled in a \$60,000 monthly benefit plan. The plan pays for six years. John pays \$285 per month for this coverage. John has been covered for 15 years (180 months). He has paid a total of \$51,300 in premiums. If John cancels his coverage, his reduced lifetime maximum benefit will be \$51,300. (The amount John has paid in premiums is greater than his monthly benefit of \$6,000.)

# Frequently Asked Questions (FAQs)

<p><b>What is the difference between Unum LTC and Short-Term/Long-Term disability plans offered by The Standard?</b></p> <ul style="list-style-type: none"><li>• Unum LTC is an insurance plan that offers coverage to help pay for ongoing care costs if you can't perform certain activities. These activities include bathing, dressing, and eating on your own. This care may be provided at home or in a care facility.</li><li>• <b>Disability plans offered by The Standard are income replacement plans.</b> These plans provide coverage if you become disabled and are unable to work.</li></ul>	<p><b>What is the difference between Unum LTC and Paid Leave Oregon?</b></p> <ul style="list-style-type: none"><li>• Unum LTC is an insurance plan that offers coverage to help pay for ongoing care costs if you can't perform certain activities. These activities include bathing, dressing, and eating on your own. This care may be provided at home or in a care facility.</li><li>• <b>Paid Leave Oregon offers short-term income replacement.</b> This state-provided benefit is available if live in Oregon and you're unable to work due to a family, medical, or safe leave.</li></ul>
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# Frequently Asked Questions (FAQs)

I pay for Unum directly instead of through PEBB. Is there anything I need to watch that would be different than by paying through PEBB?

You should contact Unum directly to determine how your individual policy may be impacted. Call Unum at 800-227-4165 or visit the Unum website at <https://unuminfo.com/pebb/index.aspx>.

Do I still need to say I'm a PEBB member when I call Unum with questions?

It depends on how you pay for your coverage.

- **If you pay Unum directly (direct pay):**  
You can say you are a current or former PEBB member with a **direct-pay Unum policy**. You are no longer paying through PEBB payroll.
- **If your premium comes out of your paycheck (payroll deduction):**  
Tell Unum that you are a **PEBB member**. If you're not sure how you pay your premium, check your most recent bill or pay stub.

# Frequently Asked Questions (FAQs)

I received an email from PEBB stating I did not enroll for Long Term disability insurance. However, when I checked my January payroll, I am paying for both long term and short-term disability as I intended. I'm good, right?

The email you received from PEBB is related to Long-Term Care (LTC) Insurance. This is different from disability insurance. LTC is coverage to help pay for ongoing care costs if you can't perform certain activities. These activities include bathing, dressing, and eating on your own. This care may be provided at home or in a care facility.

Disability insurance provides an income replacement benefit if you become disabled and are unable to work for a certain period. If you only want this income replacement coverage when you're unable to work, then you don't need to do anything.

**If you want to enroll for LTC, then you need to take action now!**

- Your enrollment form is due to PEBB by January 26, 2026.
- Evidence of insurability is due to Unum by January 31, 2026.

# Frequently Asked Questions (FAQs)

**I had LTC last year and selected a higher amount this year. However, I didn't turn in the paperwork by the deadline. Does my old coverage stand, or will the policy be canceled?**

Your previous approved plan would continue to be your coverage.

**What if I enrolled but didn't fill out the paperwork for LTC? Does the premium fall off February 1, 2026?**

If you enrolled but didn't submit your required medical history paperwork by Unum by the deadline, your coverage will be denied. You won't have coverage in 2026.

# Frequently Asked Questions (FAQs)

**I enrolled in Unum LTC but didn't submit the medical paperwork to Unum by the due date. What happens, does the premium continue to be deducted from paychecks?**

If you didn't submit your required medical history paperwork by Unum by the deadline, your coverage will be denied. You won't have coverage in 2026.

**What is the process to drop Unum LTC coverage?**

Complete and submit the Unum Enrollment/Cancellation form to PEBB. (Go to <https://www.oregon.gov/oha/PEBB/Pages/forms.aspx> and search “Unum.” Select the “Unum Long-Term Care Enrollment or Cancellation Form.”)

Be sure to wait until June 1, 2026, to avoid a penalty payment due to dropping coverage.

# Frequently Asked Questions (FAQs)

**Why is it significant that this plan is going away? Is this a public version of the plan that is cheaper/better benefits? Would new private long-term care plans be worse for us in terms of cost/benefits?**

LTC insurance provides the type of care you may need if you can't independently perform the basic activities of daily living. Visit the Unum website at <https://unuminfo.com/pebb/index.aspx> to learn more.

If you wanted to purchase this type of coverage, please note that factors such as age, facility benefit duration, facility monthly amount, and plan option affect the premium amount you pay.

Go to <https://dfr.oregon.gov/insure/health/long-term-care/Pages/index.aspx> for resources related to LTC coverage. This includes other companies that may offer LTC coverage in Oregon.

**What happens to the money you paid into Unum, and you never use it because you pass away unexpectedly or don't need a care facility?**

If you pass away without using your LTC coverage, your coverage will end on the date of your passing.

# Frequently Asked Questions (FAQs)

## Are long-time enrollees with Unum LTC in jeopardy of losing coverage?

No. Since you were already enrolled, you'll continue to be enrolled in the plan after February 1, 2026.

## If I didn't get a follow-up Unum correction email, is there someone I should check with?

Call Unum at 800-227-4165 or visit the Unum website at <https://unuminfo.com/pebb/index.aspx>.

# Unum Member Services

**Phone:** 800-227-4165

Monday – Friday, 8 a.m. – 5 p.m.  
(closed weekends and holidays)

**Website:** <https://unuminfo.com/pebb/index.aspx>

# PEBB Member Services

**Phone:** 503-373-1102

Monday – Friday, 8 a.m. – 5 p.m.  
(closed weekends and holidays)

**Email:** [pebb.benefits@odhsoha.oregon.gov](mailto:pebb.benefits@odhsoha.oregon.gov)

**Enroll:** [PEBBenroll.com](http://PEBBenroll.com)

**Forms:** <https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>

Interpreters available –  
email to set an  
appointment.

Intérpretes disponibles:  
envíe un correo  
electrónico  
para programar una cita.

# Thank You

