



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

Long term care insurance

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

# Long term care insurance coverage can help protect your finances

If you need long term care for a period of time, this policy may help you be prepared for the financial impact. This coverage can also help you maintain control of some important decisions, such as:



- Who would take care of me?
- Where can I choose to receive care?

## What is long term care?

It is the type of care you may need if — due to a Chronic Illness\* — you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living\*\* such as:

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

... Or if you require Substantial Supervision by another individual to protect your health from threats to your health and safety due to Severe Cognitive Impairment, such as Alzheimer's disease or Mental Illness.

## How does this coverage help?

Group COMPREHENSIVE LONG TERM CARE INSURANCE provides benefits to help you pay for care provided by:

- Adult day care
- Home health care
- Homemaker services
- Hospice services
- Personal care
- Respite care
- Adult day care facility
- Alzheimer's facility
- Nursing facility
- Residential care facility
- Hospice facility
- Rehabilitation facility

## Why buy now?

People often buy long term care insurance at an early age, because the younger you are, the more affordable the rates.

## Why buy coverage at work?

1. You may get more affordable rates when you buy this coverage through your employer and you can apply for coverage for your parents and spouse.
2. Depending on your plan, you may be able to pay your premium through convenient payroll deduction.

How it works

**“Chronic illness”\* means:**

- You are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living; or
- You require Substantial Supervision by another individual to protect you from threats to your health and safety due to Severe Cognitive impairment or Mental Illness.

**“Activities of Daily Living (ADLs)”\*\* are:**

- Eating means feeding oneself by getting food into the body from a receptacle (such as a plate or cup) or by a feeding tube or intravenously.
- Bathing means washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.

- Continence means the ability to maintain control of bowel or bladder function; or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
- Dressing means putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
- Toileting means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
- Transferring means the ability to move into and out of a bed, a chair, or wheelchair.

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 Form GLTC04 or contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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**SAN DIEGO COUNTY SCHOOLS FRINGE BENEFITS CONSORTIUM #105237**  
**PLAN HIGHLIGHTS / SCHEDULE OF BENEFITS**

Your Long Term Care (LTC) insurance plan is listed below.

**Elimination Period:** Your plan's Elimination Period of 90 consecutive days is the amount of time you must wait before benefits become payable. This time period must be satisfied only once during the life of your plan.

**Newly Hired Employees** – once eligible for the plan, you will have 30 days to sign up for Guarantee Issue coverage. Please check with your employer for your effective date.

**All Active Employees & Newly Hired Employees** – who enroll after the Guarantee Issue enrollment period or choose benefits over the Guarantee Issue limits will be required to fill out a medical questionnaire.

**Medical Underwriting Effective Date** – The effective date for those applicants passing medical underwriting between the 1<sup>st</sup> and 15<sup>th</sup> of the month is the first of the month following their date of approval. For those approved between the 16<sup>th</sup> and the end of the month, their effective date is the first of the second month following their date of approval.

*Medical Underwriting means that you must answer all questions on a medical questionnaire. In some cases, an interview may also be necessary.*

**Delayed Effective Date** – If you are absent from work because you are injured, sick, temporarily laid off or on a leave of absence, your coverage will not begin on your otherwise expected effective date.

**Medical Underwriting for Employees and Family:** (Completion of the Benefit Election Form is required for enrollment) As an **Employee** you are eligible for benefit amounts on a Guarantee Issue basis of up to and including \$1,000 and a Facility Benefit Duration of 2 years. This does not require completion of the Long Term Care Insurance Application (medical questionnaire) if you apply during your initial eligibility period. The Long Term Care Insurance Application (medical questionnaire) is required if enrolling after your initial eligibility period or if you choose to buy any additional coverage. **Retirees** and all **Family Members** must complete the Long Term Care Insurance Application (medical questionnaire) and must be approved for coverage in order to enroll in the Long Term Care plan. **All** Medical Questionnaires must accompany a signed Authorization to Request Medical Information Form #6720-03-CA located in the enrollment kit.

Benefit Duration	2 Years	4 Years	Unlimited Duration
Facility Benefit Amount <b>Per \$1,000 Increments</b>	\$1,000 to \$6,000	\$1,000 to \$6,000	\$1000 to \$6,000
Assisted Living Facility Percent	60%	60%	60%
Total Home Care - <b>Option</b> (Includes Professional Home Care)	50%	50%	50%
Inflation Protection* - <b>Option</b>	Simple Capped	Simple Capped	Simple Capped

*\* If you selected an inflation option, and you terminate that inflation option at a future date, you can purchase the inflated coverage amount at your original age.*

**Lifetime Maximum:** The Lifetime Maximum is the maximum benefit dollar amount Unum will pay over the life of your coverage. This dollar amount is based on the Facility Benefit Amount and Benefit Duration. *For Example: If you choose \$3,000 Facility Monthly Benefit Amount & 2 Year Duration, your Lifetime Maximum is calculated as follows, \$3,000 per Month X 12 Months X 2 Years = \$72,000 Lifetime Maximum.*

**Insurance Age:** Insurance Age is used to determine the cost of your coverage. Insurance Age is your age on the plan effective date if you enroll for coverage prior to the plan effective date. If you enroll for coverage on or after the plan effective date, insurance age is your age on the date you sign the enrollment form.

**Questions:** Please call, 1-800-227-4165 with questions regarding your Long Term Care Insurance.

Unum Life Insurance Company of America  
2211 Congress Street  
Portland, Maine 04122

**LONG TERM CARE INSURANCE**

For the Employees of  
**SAN DIEGO COUNTY SCHOOLS FRINGE BENEFITS CONSORTIUM**  
(the Sponsoring Organization)

Policy Number **105237**

**Please see the following link for:  
Information regarding long term care  
UNUM policy details  
UNUM enrollment materials:**

**[www.unuminfo.com/consortium](http://www.unuminfo.com/consortium)**

Please call, 1-800-227-4165 with questions regarding your Long Term Care Insurance.