



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

Who controls your future?

Be prepared with long term care insurance from Unum.

Your life, your choice

There are plenty of decisions to make for retirement...

- Fishing or golf?
- Motor home or long-awaited cruise?
- A house at the beach — or close to the grandchildren?



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.

Who's at risk?

Long term care insurance is not just for the elderly.

- 40% of people currently receiving long term care are working-age adults 18 to 64 years old.¹
- About 70% of individuals over age 65 will require some type of long term care services during their lifetime.²
- By 2020, 12 million people are projected to need long term care.³

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:⁴



Home health:

• 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

Assisted living:

• Long term care annual benefit	\$36,000
• Assisted living (\$2,825.25/month)	- \$33,903/year
• Left over for out-of-pocket expenses	= \$2,097

Private nursing home:

• 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.

How to apply

As an active employee or qualifying family member, you may be eligible for this valuable insurance coverage. To obtain more information, please visit your company's infosite at: **www.unuminfo.com/consortium**. This infosite contains all necessary enrollment materials for you to enroll in Long Term Care coverage. If you prefer your enrollment materials to be printed and shipped to your home address, please call: 1-800-227-4165.



Get the coverage you need.

Won't my other insurance pay for long term care?

Unfortunately, no.

- Medical insurance and Medicare are designed to pay for specific care for acute conditions — not for long term help with daily living.
- Medicaid only helps with long term care expenses after you have depleted virtually all of your assets. The exact amount varies by state but usually leaves just a few thousand dollars in total assets.

Only long term care insurance may cover those costs and allow you to maintain as much of your assets as possible.

Do I need to be in a nursing home to use my LTC insurance?

All Unum plans include a home health option. This allows you to use your benefit to pay for an aide to come to your home, so you can remain in your residence as long as possible. For an extra premium, some plans allow you to pay a family member or friend to take care of you.

Why buy now?

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

In fact, 63% of the people who buy group LTC insurance are under age 55.⁵

Why buy coverage at work?

1. You may get more affordable rates when you buy this coverage through your employer and you may extend your coverage to your parents and spouse.

2. Depending on your plan, you may be able to pay your premiums through convenient payroll deduction.

3. Your employer has selected coverage from Unum, the leading provider of group LTC insurance for employees in the U.S.⁶

Additional help for caregivers

Even if you don't need long term care in the immediate future, you may be a caregiver for someone you love. Your plan includes LTC Connect® service, which gives you access to counselors who can help you find long term care providers in your area, a support group, or other assistance you may need. This service also provides discounts for medical equipment such as walkers, hearing aids, wheelchairs, and other related needs.

^{1,2,3} U.S. Department of Health and Human Services, "National Clearinghouse for Long-Term Care Information," updated October 2008. Available at: http://www.longtermcare.gov/LTC/Main_Site/Understanding_Long_Term_Care/Basics/Basics.aspx, cited November 17, 2009.

⁴ Genworth Financial, "2009 Cost of Care Study," April 2009.

⁵ American Association for Long Term Care Insurance, "2008 LTCI Sourcebook," February 2008.

⁶ LIMRA, 2008 Group LTC Report, 2009. Based on inforce cases. Excluding federal and California-specific Group LTC plans, Unum also ranks first in number of employees enrolled.

Nursing home care based on 24-hour care for one year. Assisted living based on 12 months care. Home care based on five hours of care per day, five days per week for Non-Medicaid Certified home health aide services.

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

Your benefit enrollment is coming soon. To learn more, watch for information from your employer.

“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.

- Contenance 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.

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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 1st and 15th of the month is the first of the month following their date of approval. For those approved between the 16th 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 Per \$1,000 Increments	\$1,000 to \$6,000	\$1,000 to \$6,000	\$1000 to \$6,000
Assisted Living Facility Percent	60%	60%	60%
Total Home Care - Option (Includes Professional Home Care)	50%	50%	50%
Inflation Protection* - Option	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

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