

Group Long Term Care Insurance (GLTC)

Highlights of Coverage

The Unum brand represents several insuring companies. Combined, they have more than a century of insurance experience. Marketing under the Unum brand, these companies provide a wide range of Long Term Care (LTC) solutions designed to help preserve the assets of individuals and groups from the financial effects of illness and injury. According to LIMRA’s Long Term Care Insurance Sales and In Force annual reports, Unum consistently rates among the nation’s top LTC providers.

Long Term Care Insurance is underwritten by Unum Life Insurance Company of America under the Unum Brand.

FEATURE:	DESCRIPTION:
Plan type	<p>Indemnity</p> <ul style="list-style-type: none"> ◦ Long Term Care Facility¹ ◦ Long Term Care with Professional Home and Community Care ◦ Long Term Care Facility with Total Choice Home Care² <p>Reimbursement</p> <ul style="list-style-type: none"> ◦ Long Term Care Facility¹ ◦ Long Term Care with Professional Home and Community Care
Case size and eligibility for coverage	<ul style="list-style-type: none"> ◦ 15 or more eligible employee lives ◦ Active, full-time employees and their spouses ◦ Retirees and their spouses ◦ Natural, adoptive or step parents, grandparents, adult children, spouses of adult children, siblings and spouses of siblings ◦ All applicants who are not employees or retirees must be at least 18 years old and not more than 80 years old
Underwriting requirements	<ul style="list-style-type: none"> ◦ Guarantee issue available for active, full-time employees up to certain coverage limits with required participation ◦ Medical underwriting is required for all eligible applicants other than employees
Guarantee issue limits	<p>Indemnity</p> <ul style="list-style-type: none"> ◦ a Long Term Care monthly benefit of \$1,000-\$6,000 ◦ Benefit durations of 2, 3, 4, 5 or 6 years ◦ Professional Home and Community Care of 50%, 75%, or 100% and/or Total Choice Home Care of 50% <p>Reimbursement</p> <ul style="list-style-type: none"> ◦ a Long Term Care monthly benefit of \$1,000-\$9,000 ◦ Benefit durations of 2, 3, 4, 5 or 6 years ◦ Professional Home and Community Care of 50%, 75%, or 100%

FEATURE:	DESCRIPTION:
Funding types and participation requirements	<ul style="list-style-type: none"> ◦ Employer funded base plan covers 100% of eligible employees ◦ Voluntary plans require 15 eligible employees or 10% employee participation, whichever is greater
Premiums	<ul style="list-style-type: none"> ◦ Level premium based on age at issue ◦ Standard three year rate guarantee ◦ Any rate change will be on a class or group basis
Policy features	<ul style="list-style-type: none"> ◦ Choices of benefit durations, benefit amounts and elimination periods ◦ Home Care is represented as a percentage of the Long Term Care Facility Benefit Amount ◦ Bed Reservation ◦ Respite Care ◦ Additional Care Benefit³ ◦ Waiver of Premium ◦ Contingent Non-forfeiture

FEATURE:	DESCRIPTION:
Optional provisions for purchase with the policy	<ul style="list-style-type: none"> ◦ Benefit Increase⁴ (and schedule growth simple inflation), Consumer Price Index⁵ (CPI) and compound inflation⁶ ◦ Shortened Benefit Period⁷ ◦ Cash Surrender⁸ ◦ Restoration of Benefits ◦ Return of Premium at Death⁹ ◦ Accelerated Payment Options¹⁰ – Single Pay, 5 Year, 10 Year, to Age 65, or the Greater of 10 Years or to Age 65 (Note: Any period on claim counts toward the years and once the premiums have been paid for the specified time period, no future rate increases can occur on the certificate. There is no pro-rated refund of premiums or credit of premium for the surrender of the certificate in the event the insured's coverage terminates or the insured dies.)

Limitations & Exclusions¹¹

There are some situations where we will not pay benefits. We will not provide benefits for a chronic illness caused by:

- war or any act of war, whether declared or undeclared;¹²
- intentionally self-inflicted injuries or attempted suicide, while sane;¹³
- commission of a crime or attempt to commit a crime under law;¹⁴
- alcoholism, alcohol abuse, drug addiction or drug abuse;¹⁵
- any period while confined in a hospital, other than if you are confined to a Long Term Care facility that is a distinctly separate part of a hospital;¹⁶
- any period outside the United States, its territories or possessions or Canada for longer than 30 days*;
or
- a Chronic Illness resulting from an ADL (Activities of Daily Living) loss or severe cognitive impairment caused by, contributed to by, or resulting from a pre-existing condition.¹⁷

* Does not apply if Home Care is purchased.

Pre-existing condition exclusion¹⁷

In some states there is a pre-existing condition exclusion for chronic illnesses which began prior to the effective date of coverage:

The insured has a Pre-existing Condition if medical advice, treatment, care or services including consultation or diagnostic measures or prescription drugs were received or recommended in the six (6) months just prior to the Coverage Effective Date; or the insured took prescribed drugs in the six (6) months just prior to the Coverage Effective Date.

We will not consider for any purposes an ADL loss or onset of Severe Cognitive Impairment that occurs in the six (6) months after the Coverage Effective Date if the ADL loss or Severe Cognitive Impairment is caused by, contributed to by or results from a Pre-existing Condition. If the insured was required to apply for coverage by completing a long term care insurance application and we approved the application, the pre-existing condition provision will not apply to that insured.

- 1 Home Care is required in GA, KY, MD, MI, NY, OR, RI, VT, WI. Home Care is not available with Long Term Care Facility only policy.
- 2 Total Choice Home Care is not available on reimbursement policies. Called Home and Community Care in PA.
- 3 Applies to Lifetime Maximum in MA and PA. Called Alternate Care in MA and PA.
- 4 Benefit Increase may not match the rate of increase in long-term care services in the future. No Benefit Increase in: DE, ID, or WI. Benefit Increase Options known as Inflation in PA and TX. Called Simple Inflation in TX and PA.
- 5 No CPI in DE, ID or TX.
- 6 Compound Inflation is the only option in ID. Compound and Simple are the only options in TX. Compound and CPI are the only options in WI. Compound Inflation must be offered in one plan in AR, DE, DC, CT, MO, PA, TN, VA, and WI. Inflation must be in one plan if 100% voluntary in GA. Schedule Growth option is also available in HI only.
- 7 Shortened Benefit Period must be offered in one plan in CT, DE, MD, NM, OK and TN. SBP is 5 years in MD and 2 years in NM.
- 8 Cash Surrender is not available in CT, FL, NC, OR, NJ, NY and PA.
- 9 Return of Premium at Death is called Refund of Premium in TX and is not available in TN and PA. In ID the unused portion of collected premiums will be refunded to the insured's estate.
- 10 Single Pay Accelerated Payment Option (APO) and to age 65 not available in: NJ, NY, TN, TX. 5 year APO not available in NJ or NY. The greater of 10 years or to age 65 not available in NJ or TX, to age 65 is not available in NJ, NY and TX. APO must be sold with SBP in PA and TN.
- 11 Exclusion language may vary by state.
- 12 Called war or act of war while serving in the military or any auxiliary unit in OK.
- 13 Self-inflicted injuries while sane or insane in CO, ID, KS, OH, and PA. Cannot exclude intentionally self-inflicted injuries or attempted suicide while sane in MN.
- 14 Called participation in a felony, riot or insurrection in AL. AZ, CO, GA, HI, ID, KS, MD, MN, OH, PA, RI, SD, TX and VT. Called a felony, or which the cause is the result of being engaged in an illegal occupation, in NJ.
- 15 Called Chronic Illness caused by alcoholism or drug addiction in AZ, CO, HI, ID, KS, MD, MT, ND, NV, OK. Called a confinement due to alcoholism or drug addiction in CT. Called alcoholism, alcohol abuse, drug addiction or drug abuse, except for a loss sustained as a consequence of you being under the influence of any narcotic administered on the advice of a Physician in GA. Called services provided for alcohol or drug detoxification, or alcohol or drug rehabilitation in MA. Called treatment of alcoholism or drug addiction in NJ. Described as "We will not provide benefits for alcoholism or drug addiction" in PA. Called "Treatment for alcoholism or drug abuse" in SD. Cannot exclude for alcoholism, alcohol abuse, drug addiction or drug abuse in VT. Called "A Chronic Illness caused by alcoholism, alcohol abuse, drug addiction or drug abuse including, but not limited to, prescription or non-prescription drugs, except when taken as ordered by a Physician in WI.
- 16 Additional exclusion in VA confined in a government facility except for veterans in a veterans administration or armed forces facility.
- 17 Pre-existing condition exclusion does not apply in the following states: AZ, CT, FL, MA, MD, MI, MN, NM, NY, PA, SD, TX, VA and WA.

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. See the actual policy or your Unum representative for specific provisions and details of availability.

In all States except New York, Long Term Care insurance is underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

In New York, Long Term Care insurance is underwritten by: First Unum Life Insurance Company, 99 Park Avenue, Sixth Floor, New York, New York 10016

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