



Better benefits at work.

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.

## The questions you should consider



Long term care insurance from Unum can help you preserve your assets and be better prepared financially for a serious health crisis, whether it's a motorcycle accident, a sudden stroke, or a serious illness.

Retirement means many choices. Fishing or golf? Motor home or cruise? A house in the mountains or closer to the grandchildren? The last thing you want to worry about is whether a period of long term care will wipe out everything you've saved for your future — even the assets you planned to leave for your children or grandchildren. With the average national cost of care running as high as \$70,000 a year or more,<sup>1</sup> it's an important consideration.

*Here are some frequently asked questions about this benefit:*

### What's the difference between health care and long term care?

Long term care benefits don't cover medical expenses, such as doctor bills. However, LTC benefits typically cover expenses for assistance you need with everyday living, whether it's in a nursing home, an assisted living facility or at home with help from caregivers.

Long term care benefits may be payable:

- **If you need assistance with two or more of the following Activities of Daily Living (ADLs):**

- Bathing yourself in a tub or shower
- Dressing yourself, including clothing and any necessary braces, fasteners or artificial limbs
- Using a restroom and taking care of your personal hygiene
- Transferring yourself into or out of a bed, chair or wheelchair
- Maintaining bladder or bowel function (called "continence")
- Eating, whether feeding yourself or needing nutrition from an IV or feeding tube

- **If you have severe cognitive impairment, which means you have:**

- A serious loss of short or long term memory
- Difficulty understanding who or where you are or the timeframe that events occur (this is called "orientation")
- Trouble making logical decisions or understanding abstract concepts, according to certain medical tests and evaluation

Severe cognitive impairment can happen because of sickness, injury, advanced age, Alzheimer's disease or other forms of dementia.

### Doesn't my health insurance pay for this kind of care? What about Medicaid?

Many people mistakenly believe that medical insurance will pay for long term care, but it does not. Medicaid only helps with long term care expenses after you have depleted virtually all of your assets.<sup>2</sup>

**A senior insurance counseling program is provided by the Area Agency on Aging under the authority of the Texas Health and Human Services Commission:**

Health Information Counseling and Advocacy Program (HICAP)  
701 W. 51st W-352,  
Austin, Texas, 78751  
1-800-252-9240

**If I receive long term care benefits from my insurance coverage, what can I use the money for?**

That is up to you. It's important to remember that this is not only for people in nursing homes. For example, if you have an LTC policy with an option for home care, you can also use your benefits to pay someone to:

- Care for you at home
- Take care of household tasks you are unable to do yourself

**How do I apply for this insurance coverage?**

Watch for enrollment information at work. You'll have the chance to get more information and apply for coverage during the time period set by your employer.

<sup>1</sup> Genworth Financial, "2008 Cost of Care Study," April 2008. Nursing home care based on 24 hour care for one year.

<sup>2</sup> America's Health Insurance Plans, "New Survey Finds One in Four Baby Boomers Erroneously Believe They Have Coverage for Long-Term Care Expenses," November 5, 2007. Found in <http://www.ahip.org/content/default.aspx?docid=21352>.

This is not intended to be a complete description of the Group Long Term Care policies underwritten by Unum Life Insurance Company of America. Some coverage options may not be available in all states. This policy has exclusions and limitations that may affect benefits payable. For costs and complete details of coverage, refer to Policy Series GLTC04, RGLTC04 or call your Unum representative.

Insurance products underwritten and services offered by the following subsidiaries of Unum Group:  
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**For employees**

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