

UNDERWRITING COMPANY

**UnumProvident**

PRODUCT

**Long Term Care  
Insurance**

One of the most rapidly growing employee benefits today is Long Term Care Insurance (LTC). This insurance protects a lifetime of savings from ever-rising costs of long term care for our aging society since a long-term illness or accident can deplete your assets very quickly. Nursing home expenses currently average \$40,000–\$80,000 per year and the average nursing home stay is 2.5 years. Family members provide about 80 percent of care to in-home patients. LTC coverage may also be exactly what you need to avoid having to go into a nursing home.

**Unum Provident offers individual LTC plans, on a voluntary basis, that include:**

- **EXTENDED ELIGIBILITY** — Employee, Spouse, Parents, Parents-in-Law and more.
- **FLEXIBLE** plans allow the freedom to receive care services where and how you choose.
- **DISCOUNTS** that are available include group, spousal coverage, and preferred health.
- **TOTAL CHOICE HOME CARE** option, which pays benefits for professional and informal care, including care provided by immediate family members.
- **FREE ACCESS TO LTC CONNECT®**, an information and referral service for long term care concerns, as well as access to discounted rates for long term care services and equipment.
- Long Term Care **premiums** vary according to health, age, and plan design.
- **PORTABILITY** — These policies may be taken with you, when you leave or retire, with **no** change in premium or benefits giving you control over this valuable benefit.
- **CONVENIENCE** of payroll deduction.
- **AFFORDABLE** — You choose the cost and coverage that best suits your budget and needs.

*This is a summary of benefits. Actual carrier policy provisions will prevail.*

