

General Product Information

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% of care to in-home patients. LTC coverage may also be exactly what you need to avoid having to go into a nursing home.

UnumProvident offers individual LTC plans, on a voluntary basis, that include:

- **Extended eligibility** - Employee, Spouse, Parents and Parents-in-Law.
- **Guaranteed standard issue** is available for employees (two medical questions at application).
- **Group and various other discounts** are available.
- **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

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