

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.

- Only **16%** of American workers say they are very confident they would have enough money to pay for long term care expenses in retirement.¹
- **70%** of people turning age 65 can expect to use some form of long term care during their lives.²
- Annually, about **9 million** people use long term care services.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 (\$22/hour)	- \$28,600/year**
• Left over for out-of-pocket expenses	= \$7,400
Assisted living:	
• Long term care annual benefit	\$36,000
• Assisted living (\$4,380/month)	- \$52,560/year**
• The cost of care you will pay out of pocket	= -\$16,560
Private nursing home:	
• Long term care annual benefit	\$36,000
• Private nursing home (\$273/day)	- \$99,645/year
• The cost of care you will pay out of pocket	= -\$63,645

⁴Based on receiving care five hours a day/five days a week at \$22/hour. For illustrative purposes only.

^{**}For illustrative purposes only. Based on 100% home care and 100% assisted living facility. Other options may be available.

How to apply

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

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?

If your plan includes a home health option, it will allow 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.

Can Unum raise my LTC Insurance premium or cancel my policy?

- We will not cancel your coverage as long as your premiums are paid within your grace period.
- Premiums will not increase as you age or if a claim is filed.
- If premium rates are increased, it is done only on a class basis, meaning that a change in rate would apply to everyone in that class. Your rates can never be raised just for your policy alone.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.

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. As a Unum LTC customer, you have access to experienced claim professionals who can answer your claim questions and review whether long term care facilities and home service agencies are licensed and approved by Unum.

* There is no guarantee the insured individual will be automatically qualified for Medicaid.

1 EBRI, "The 2016 Retirement Confidence Survey" (2016).

2 U.S. Dept of Health and Human Services, "Who Needs Care?" (n.d., accessed May 2016).

3 Centers for Disease Control and Prevention, "Long-Term Care Providers and Services Users in the United States: Data From the National Study of Long-Term Care Providers, 2013-2014" (2016).

4 Long Term Care Group, Inc., "2015 Cost of Care Study" (January 2016).

5 In New Mexico the initial premium shall not be increased during the first three years in which the policy is in force.

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 B.LTC, GLTC95 or GLTC04 or contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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