unum
Better benefits at work.

Voluntary Qualified Long Term Care Rider

If you weather a serious disability, could your finances ride out the storm?

Unum's Qualified Long Term Care (LTC) Rider can help you protect your savings.

Protecting long term plans

Marcia's savings are modest, but she's worked hard for every penny. She wants to travel to Italy, pay for her daughter's wedding, and leave something behind for those she loves. But she's seen how quickly the cost of long term care can deplete a lifetime of savings. She wants to make sure a traumatic accident or illness won't scramble her nest egg.

How long term care benefits work

This is an example of how this LTC rider can help you finance a period of long term care. This illustration is based on an insured individual who has a $25,000 life insurance policy.*

Highlights

BASE RIDER — Employer selected	
LTC pays 6% monthly benefit for either LTC facility benefit or assisted living facility benefit. Payments reduce the death benefit until exhausted (approximately 16 months).	$1,500 per month
ADDITIONAL RIDERS — Employee may select one rider listed below	
Restoration Benefits Rider After death benefit has been exhausted, this rider restores 100% of death benefit.	$25,000 death benefit
Continuation Benefits Rider Continues benefits at same level (6% monthly) for additional 16 months, no death benefit during continuation. After the base long term care rider has been exhausted, this rider allows a second period of coverage.	$1,500 per month
Combination of Restoration and Continuation Riders • Restores death benefit one time. • Continues benefits for one additional benefit period after death benefits have been exhausted. • Combines the features of the restoration and continuation riders — buy the combo instead of separate riders.	$25,000 death benefit $1,500 per month

*Assumes there are no outstanding policy loans.

Who's at risk?

- About 9 million Americans over the age of 65 were projected to need long-term care services in 2008.[1]
- By 2020, that number is projected to increase to 12 million.[2]
- There are more than 50 million Americans today providing unpaid care for family members and loved ones.[3]

Benefits for the long haul

Thanks to modern medicine, people are now living longer and surviving very serious health problems. But that can mean long-term treatment in a nursing home or assisted living facility. And the same care that saves your life can devastate your savings.

You may be surprised to learn that this care isn't covered by health or other insurance policies. Or that waiting for "later" to buy a long term care policy may make things worse. In fact, the younger you are, the less expensive this coverage is. And surprisingly, 40% of those who are receiving long term care services are not elderly, but under age 65.[4]

By adding a Long Term Care Rider to your life insurance policy, you can help protect your savings pool from the drain of this expensive care. And you can choose from several additional options that can extend or increase your LTC benefits. Most importantly, this coverage allows you to use the benefit whether you receive care at home, in a long term care facility, an assisted living facility, an adult day care, or in a nursing home.

How to apply

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

Get the coverage you need.

Here are the advantages of our Long Term Care Rider:

- Available at initial offering to employees and spouses ages 15 to 70. All newly eligible adult policies will automatically receive the Long Term Care Rider.
- Available with policy's specified amount (face amount) of at least $10,000.
- For long term care facility, nursing home care or assisted living facility, provides a maximum monthly benefit that is the lesser of:
  - 6% of the death benefit, less any policy debt at the end of the waiting period, or
  - $3,000.
- For home health care or adult day care, provides a maximum monthly benefit that is the lesser of:
  - 4% of the death benefit, less any policy debt at the end of the waiting period;
  - your actual monthly expenses; or
  - $1,500.
- Benefits are payable once you have been receiving long term care for 90 days, subject to the conditions of the rider.
- If you are receiving benefits, you don't have to pay the policy's monthly premiums, even if your policy does not have the Waiver of Premium Rider.
- The benefit period maximum is 100% of the death benefit, less any policy debt at the end of the waiting period for each benefit period.
- The cost is based on your age at issue and whether you use tobacco.
- The rider is tax-qualified, which means that any benefits you receive will not be taxed.**

Additional Long Term Care Riders

Continuation Benefits

- Continues benefits payable under the Long Term Care Benefit Rider after all monthly amounts under that rider have been exhausted.
- No death benefit is payable during the continuation of benefits.
- Doubles the long term care benefit available under your policy.

Restoration Benefits

- Restores 100% of the policy's specified amount (face amount), death benefit and cash value.
- Policy values reduced under the Long Term Care Benefit Rider will be restored one time.
- Doubles the long term care benefit available under your policy.

Restoration and Continuation Benefits

- Restores 100% of the policy's specified amount (face amount), death benefit and cash value.
- Policy values reduced under the Long Term Care Rider will be restored one time.
- At the point restoration benefits are exhausted, continuation benefits begin.
- No death benefit is payable during the continuation of benefits.
- Triples the long term care benefit available under your policy.

See your outline of coverage for additional details.

**Under current tax laws.

1,2 U.S. Department of Health and Human Services, "National Clearinghouse for Long-Term Care Information," December 2008.
3 Caring.com, "Caregivers Need A Bailout Too!" January 13, 2009.
4 U.S. Department of Health and Human Services, "National Clearinghouse for Long-Term Care Information," October 2008.

Unum complies with all state civil union and domestic partner laws when applicable.

This information is not intended to be a complete description of the insurance coverage available. The coverage may vary or be unavailable in some states. The coverage has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to the long term care rider and to Policy Forms L-21794 and L-21825 and contact your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402 **unum.com**

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EN-1030 (10-09)