



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.

- About 70% of people over age 65 require some type of long-term care services during their lifetime.¹
- By 2020, 12 million older Americans will need long-term care.²

How does this coverage help?

Here are some examples of the cost of care:³

- \$21 per hour for a home health aide
- \$3,293 per month for care in an assisted living facility (for a one-bedroom unit)
- \$229 per day or \$6,965 per month for a private room in a nursing home



How to apply

Log onto GaBreeze web site at www.GaBreeze.ga.gov or call the Benefits Call Center at 1-877-342-7339.

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?

All Unum plans include a home health option. This allows 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. In fact, 83% of the people who buy group LTC insurance are under age 55.⁴

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.
3. Your employer has selected coverage from Unum, the leading provider of group LTC insurance for employees in the U.S.⁵

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. Your plan includes LTC Connect® service, which gives you access to counselors who can help you find long term care providers in your area, a support group, or other assistance you may need. This service also provides discounts for medical equipment such as walkers, hearing aids, wheelchairs, and other related needs.

1 Dept. of Health and Human Services. "Planning for LTC." http://www.longtermcare.gov/LTC/Main_Site/Planning/Index.aspx (accessed July 16, 2012).

2 Medicare.gov. "Long Term Care." <http://www.medicare.gov/longtermcare/static/home.asp> (updated May 7, 2012).

3 Dept. of Health and Human Services. "Costs of Care." http://www.longtermcare.gov/LTC/Main_Site/Paying/Costs/Index.aspx (accessed July 16, 2012).

4 American Association for Long-Term Care Insurance, 2011 LTCi Sourcebook.

5 LIMRA, "U.S. Group Long-Term Care Insurance: 2011 New Business and In Force," 2012. Based on in force cases.

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 or contact your Unum representative.

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

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