

# Long Term Care Insurance

State of Georgia

Flexible Benefits Program

Enrollment workbook

This booklet contains the information you'll want to know before enrolling in the Long Term Care Insurance plan from Unum. Be sure to save it in a safe place for future reference. If you want further assistance, call Unum's toll-free number below.

**1-888-SOG-FLEX**

**1-888-764-3539**

**8:00 a.m. to 8:00 p.m.  
Monday through Friday**



# What is Long Term Care?

## Preserve your assets

... what's the value of your:

Home?



\$ \_\_\_\_\_

Savings and investments?



\$ \_\_\_\_\_

Retirement funds?



\$ \_\_\_\_\_

### How long would your assets last?

The national average cost of a private room in a nursing home is about \$83,580 a year.<sup>2</sup>

Assets	Number of years to depletion (approx.)
\$85,000	1
\$175,000	2
\$350,000	4

At any age, you may find yourself in a position where you need help — when you may need long term care.

### What is Long Term Care?

It's the type of care received either at home or in a facility, when someone needs assistance with activities of daily living (bathing, dressing, toileting, transferring, continence or eating), or suffers severe cognitive impairment. This year, about nine million men and women over the age of 65 will need long term care. The number of people using nursing facilities, alternative residential care places, or home care services is expected to increase from 15 million in 2000 to 27 million in 2050.<sup>1</sup>

## Consider the following:

The average costs for long term care in the United States (in 2014) are:<sup>2</sup>

- \$212 per day for a semi-private room in a nursing home
- \$240 per day for a private room in a nursing home
- \$3,500 per month for care in an assisted living facility
- \$20 per hour for a home health aide
- \$19 per hour for homemaker services
- \$65 per day for services in an adult day health care center

How would you pay for an extended stay in a nursing home or for care in your own home? For many, a long term care situation may require depleting their assets to pay for care in a nursing home, in an assisted living facility or in their own home.

You've worked hard to accumulate your assets. Would you want to use them for long term care? Wouldn't you rather preserve them for the future?

**You may think that medical insurance or the government will help.**

### Medical insurance?

Medical insurance is designed to reimburse expenses associated with medical care, tests, medicines or other specific services. It does not cover most costs associated with long term care.

### Medicare?

Medicare provides health coverage for acute care to people over age 65. Benefits received from Medicare are for a short period of time — under four months.

### Medicaid?

In most cases, assets must be depleted to welfare levels in order to qualify for benefits.

## Unum's Long Term Care Insurance can help.

## Why buy Unum's Long Term Care Insurance now?

### Guaranteed issue if newly eligible

If you are a newly eligible employee, you may purchase coverage within the guaranteed issue limits and will not have to fill out a medical questionnaire. If you wait, you will need to fill out the medical questionnaire, and you may not be accepted into the plan. (See your enrollment form for the guarantee, issue limits.)

### Lower cost

The younger you are when you buy Unum's Long Term Care Insurance, the lower the cost. The employee rate is based on your benefit age when you buy. Family members' rates are based on their age on the date they apply for coverage.

### Monthly benefit payment

Once you qualify for benefits, Unum can pay a benefit each month — the money can be used for any reason that you choose. There are no invoices to keep track of or bills to submit.

You, and your spouse if you are married, need to plan for the future. It's time now to make plans to preserve your assets, to maintain your independence, and to maintain control over the care you receive in the event that you need long term care.

Your employer recognizes the importance of Long Term Care Insurance and has chosen Unum to provide this important benefit. When care is required, Unum's Long Term Care Insurance will help meet the financial and emotional impact of an extended illness or injury or advancing age. Take advantage of the opportunity to purchase this important protection today.

Preparing for the future is one of the best things you can do for yourself and your family — today.

1 National Center for Health Statistics, "Long-Term Care Services in the United States: 2013 Overview" (2013). [http://www.cdc.gov/nchs/data/nsltcp/long\\_term\\_care\\_services\\_2013.pdf](http://www.cdc.gov/nchs/data/nsltcp/long_term_care_services_2013.pdf).

2 Genworth Financial, "Cost of Care Survey" (2014). [https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/130568\\_032514\\_CostofCare\\_FINAL\\_nonsecure.pdf](https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/130568_032514_CostofCare_FINAL_nonsecure.pdf).

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# Long Term Care Insurance

## For the state of Georgia Flexible Benefits Program

### Valuable coverage for you and your family

Getting caught unprepared for a long term care need can have a considerable impact on your financial security, now and in the future.

Unum's Long Term Care Insurance offers you and your family affordable protection against that risk. Any coverage you purchase is yours for as long as you pay the premium. It is guaranteed renewable, so once you are accepted into the plan, your coverage cannot be canceled as long as premiums are paid. The coverage is also portable.\* You can take your coverage with you and still pay a competitive group rate if you are no longer eligible to participate in the Flexible Benefits Program (i.e., resignation, termination, reduction in work hours).

### Program anniversary and effective date

If you are an eligible employee actively employed, and you elect long term care insurance on your option statement during the open enrollment period, your effective date will be January 1. If you are not actively employed, your insurance will not take effect until the first day of the month after you return to active service. Actively at work means that you are able to do the normal tasks of your job on a full-time basis for a full work day.

### Who can apply

If you are a full-time active employee, you are eligible for Unum's Long Term Care Insurance plan on a payroll deduction basis. Your spouse, your parents, and your spouse's parents are also eligible for this insurance with direct-billed premium payments. Coverage is not available to dependent children or to individuals under age 18.

\*You must elect to port your coverage within 31 days from the date your group coverage ends or the date this group policy terminates.

Spouses and family members may apply, even if the employee does not.

For enrollment assistance call  
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# Eligibility guidelines

## Active state employees

- Full-time regular employees who work at least 30 hours a week and are expected to work for at least nine months.
- Some employees, such as temporary, contingent, sheltered workshop and student employees, however, are not eligible.

## Active educational system employees

- Persons serving in a certified position and who work at least 17.5 hours per week;
- Employees who work at least 17.5 hours per week for a county or regional library;
- Persons serving in a non-certificated position and who work at least 20 hours per week or 60% of the time normally required for these positions, if that's more than 20 hours per week;
- Persons eligible for the Public School Employees Retirement System who work at least 15 hours per week or 60% of the time normally required for these positions.

## Current employees enrolling in long term care insurance for the first time

Make your selections based on the benefit levels and options offered and check off the appropriate box on your Flexible Benefits Program option statement. Your cost for all options is shown on the option statement. Premium payments for employees will be through after-tax payroll deductions.

## Newly hired/eligible employees

Newly eligible employees are guaranteed acceptance if they enroll in the long term care program during their initial enrollment into the Flexible Benefits Program. If newly eligible employees wait to enroll during a subsequent enrollment period, they will need to provide satisfactory evidence of insurability. Newly eligible employees are also subject to the active employment requirements stated on page 5.

**Current employees offered this insurance before and wishing to enroll now may do so by completing Unum's Application for Long Term Care Insurance, which is the medical questionnaire.**

## Currently covered employees wishing to make changes in amounts of coverage

If you wish to make a change in your current amount of coverage, you may make changes during the Open Enrollment period for Plan Year 2015.

## Enrollment guidelines for eligible family members

- Eligible family members are the employee's spouse, parents or parents-in-law.
- Coverage is directly billed to the insured family member. Spouse enrollment forms are included in this kit. Parents and parents-in-law can call Unum directly for an enrollment kit, which contains the benefit election form and application for Unum's Long Term Care Insurance. Coverage will become effective for spouses, parents, and parents-in-law on the first day of the month after Unum approves their applications. Acceptance is not automatic; additional evidence of insurability may be required.

## If you need to complete the application for long term care insurance

Be sure to provide all of the information requested on the long term care insurance application including height and weight in Section I. Your thorough information will enable Unum to process your application as quickly as possible.

If additional information is needed, it will be obtained at Unum's expense and in one or more of the following ways:

1. **Directly from the applicant** — either by telephone or letter.
2. **Attending physician statement (APS)** — medical records (APS) will be requested by Unum from the applicant's physician if the applicant is age 60 or over or if warranted by the medical history disclosed on the application.
3. **Paramed interview** — will be required if the applicant is age 60 or over and has not been examined by a physician in the past three years. This interview will be conducted by a health care professional at the applicant's convenience and consists of a review of the applicant's health history, blood pressure check, and measuring height and weight.
4. **Face-to-face assessment** — will be required on all applicants age 70 and over or if warranted by the medical history disclosed on the application. If you would like more information, call Unum's toll-free number shown in this workbook and ask for the long term care assessment brochure.

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**1-888-764-3539**



# About your Unum Long Term Care insurance plan

## **Guaranteed issue for newly eligible employees**

Eligible employees can purchase coverage within guaranteed issue limits when first eligible for the Flexible Benefits Program. That means if you enroll as a new hire within your initial enrollment period, you will be accepted into the plan without having to prove good health. However, all limitations and exclusions in the certificate will apply to your coverage. If you do not enroll as a new hire when first eligible or you add coverage in a later enrollment period, you will be subject to individual medical underwriting to prove that you are insurable.

## **Coverage for family members**

Coverage for your spouse and other eligible family members will be medically underwritten. They must complete the Unum Long Term Care Insurance application from which Unum will determine whether they are insurable under the plan. Medical examinations (at Unum's expense) may also be requested.

## **Rates will never be lower**

Premium rates for Unum's Long Term Care Insurance are always based on your benefit age when you enroll. Family members' rates are based on their age at the time they apply. So the younger you are when you purchase this coverage, the lower your premiums.

## **Simple benefit eligibility**

Unum's Long Term Care Insurance can pay benefits based on your ability to function independently. The plan specifies two measures of capacity to determine eligibility for benefits. The first is based on the functional ability to perform routine day-to-day activities on your own. The second is based on cognitive skills.

## **When benefits are paid**

You would be eligible to receive a monthly benefit if, while insured:

- you lose the ability to perform three of six specified Activities of Daily Living (ADLs), or
- you suffer a severe cognitive impairment, and
- you are receiving services in a long term care facility, in an assisted living facility, or at home, and
- you satisfy the 90-day elimination period, and
- a physician has certified that you are unable to perform three or more ADLs without substantial assistance for a period of at least 90 days or you require substantial supervision due to severe cognitive impairment.

You are required to submit a physician certification every 12 months. The treatment and services received must be provided pursuant to a written plan of care developed by a licensed health care practitioner.

### **ADL loss**

Loss of the ability to perform an ADL means that because of injury, sickness, or advanced age you require substantial assistance — the presence of another person, including verbal prompting — to perform it safely and completely. It does not mean you require the hands-on assistance stipulated by many other long term care insurance plans.

### **Severe cognitive impairment**

Independent of your ability to perform the specified ADLs, Unum's plan also pays benefits for long term care needs that result from severe cognitive impairment. Severe cognitive impairment is a deterioration or loss of intellectual capacity (that is, loss of memory, orientation, or deductive reasoning) which results from advanced age, Alzheimer's disease, or similar forms of dementia.

### **Cognitive loss**

Unum would consider you eligible for a benefit if, because of a severe cognitive impairment, you require substantial supervision — the presence of another individual, including verbal prompting — to ensure your own protection or the protection of others.

### **Delayed effective date for coverage**

**EMPLOYEE:** If you are absent from work because you are injured, sick, temporarily laid off or on a leave of absence, your coverage will not begin on the plan effective date. When you return to work as an active employee your coverage will begin at 12:01 a.m. on that date.

**SPOUSE:** If your spouse is unable to perform each of the activities of a person of the same age and sex who is in good health, his or her coverage will be delayed. Coverage will become effective when the spouse recovers.

### **Elimination period**

Benefits begin after satisfying a 90-day consecutive period of time called your elimination period. Your elimination period begins once it is determined that you have a covered loss and you are receiving care. Your elimination period will only need to be satisfied once in your lifetime.

#### **ADLS**

The six Activities of Daily Living (ADLs) Unum uses to measure your ability to function independently are:

- bathing
- dressing
- toileting
- transferring
- continence
- eating

(see pages 14-15 for definitions)

For enrollment assistance call  
**1-888-SOG-FLEX**  
**1-888-764-3539**

# About your Unum Long Term Care insurance plan (continued)

## When benefits would not be paid

Unum will not make long term care benefit payments for disabilities caused by:

- war, attempted suicide (while sane or insane) or self-destruction
- participation in a felony, riot or insurrection
- alcoholism or voluntary use of a controlled substance
- conditions that are mental and nervous in nature except Alzheimer's disease
- care outside the United States longer than 30 days
- acute care

## When benefits begin

Benefit payments will begin in the month following the end of 90 consecutive days of a covered loss. Your benefit payment will be prorated to the first day after the elimination period is satisfied (see pre-existing condition limitation below).

## Premium waiver

While you are receiving benefits, you will not be required to pay premiums for your coverage. This is what is known as a waiver of premium.

## Pre-existing condition limitation

A pre-existing condition limitation will apply to coverage purchased on a guaranteed issue basis. It will not apply to coverage that is medically underwritten. If a pre-existing condition limitation applies, and loss

- is caused by, contributed to or results from a pre-existing condition present six months prior to the effective date of the coverage, and
  - occurs during the first six months after coverage begins,
- no benefit will be payable until both the six-month period and the waiting period have been fulfilled.

## Pre-existing condition defined

A pre-existing condition is any condition that exists for which you received medical treatment, consultation, care or services, including diagnostic measures for the condition, or took drugs or medicines that were prescribed for the condition during the six months right before your coverage began.

If you have a loss of ADLs or severe cognitive impairment before your effective date of coverage, that loss or impairment will never be covered.

## For more information

If you want more information about these exclusions, please call the Unum toll-free number: 1-888-764-3539.

# Benefits to use as you see fit

Disabilities vary with regard to the type and frequency of care they require. And everyone will have different preferences as to where long term care is provided and by whom. Recognizing the importance of maintaining control over care choices, Unum's plan pays benefits for a variety of care levels and settings.

If you become eligible for benefits as defined by the plan, the amount of your benefit will depend on the daily benefit level and where you choose to receive care. Whether you receive care in a long term care facility (nursing home), in an assisted living facility or in your own home, you can use your monthly benefit to meet the needs you decide are most important. *This differs from many long term care plans that only reimburse you for specific services under limited conditions.*

## Care in a long term care facility

If your care is provided in a long term care facility, you will receive the LTC facility daily benefit amount.

Generally, a long term care facility is an institution or distinctly separate part of a hospital that provides skilled, intermediate and/or custodial care under state licensing and certification laws.

## Care in an assisted living facility

If you receive care in an assisted living facility, your monthly benefit amount will be based on 60% of your LTC facility daily benefit amount. Generally, an assisted living facility is an institution that is licensed by the appropriate agency (if required) to provide ongoing care and services to a minimum of 10 inpatients in one location.

## Total home care services

Total home care includes professional home care services as well as care received from any care providers of your choosing — including relatives and friends who provide care in your home.

Professional home care services include visits to your home during which skilled nursing care, physical, respiratory, occupational, dietary or speech therapy, or homemaker service is provided. If you receive total home care services, your monthly benefit will be based on 60% of your LTC facility daily benefit amount.

## Lifetime maximum

The plan specifies a lifetime maximum which is the maximum amount of total benefit dollars Unum will pay over the life of your coverage. It is useful to think of this as a depository which is depleted as you receive benefits.

For enrollment assistance call  
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**1-888-764-3539**

# Additional plan features

## How compound growth inflation protection works

Calendar year of policy	Monthly maximum accumulated
1	\$1,000.00
2	1,050.00
3	1,102.50
4	1,157.62
5	1,215.51

Unum's Long Term Care insurance offers protection beyond the monthly benefits it pays. In addition, the plan offers features to help you make the most of this valuable coverage.

### Return of premium

All premiums that have been paid for coverage will be returned to your survivor if you:

1. die before age 66,
2. are an active plan participant,
3. paid premiums until the date of your death, and
4. had never received payments from Unum for long term care benefits.

If you should die between age 66 and 75, and have satisfied points 2, 3 and 4 listed above, the amount of accrued premiums that will be returned to your survivor will be reduced 10% per year.

### Inflation protection option

The compound growth inflation protection option protects your long term care benefit from the impact of inflation, preserving its purchasing power for the time when you need it most.

#### How inflation protection works

Every January 1, your monthly benefit amount and your lifetime maximum will increase by 5%.

#### Example

If your monthly benefit maximum is \$1,000, it will increase by 5% on January 1 of the next calendar year, and every year thereafter.

Note: Whether you are receiving benefits or not, compound growth inflation protection will be in effect. And your premium remains level as your benefit increases.

### Paid-up option

The paid-up option offers you protection should your financial situation require that you stop paying premiums. With this feature, a portion of your coverage would remain in force should your insurance lapse due to nonpayment of premium.

### How the paid-up option works

After you have paid premiums for at least five full years and then stop payments, coverage would continue automatically with a reduced benefit lifetime maximum. The percentage of the lifetime maximum that would continue is based on the number of years you have paid premiums since the paid-up option was issued.

### For more information

If you would like more specific information as to the lifetime maximum amount that would apply to you under this option, simply call Unum at 1-888-764-3539.

Paid-up option	
Length of premium payments	Paid-up benefit amount
<5 years	0
5 years	10.0% x lifetime maximum
6 years	11.5% x lifetime maximum
7 years	13.0% x lifetime maximum
8 years	14.5% x lifetime maximum
9 years	16.0% x lifetime maximum
10 years	17.5% x lifetime maximum
11 years	19.0% x lifetime maximum
12 years	20.5% x lifetime maximum
13 years	22.0% x lifetime maximum
14 years	23.5% x lifetime maximum
15 years	25.0% x lifetime maximum
16 years	26.5% x lifetime maximum
17 years	28.0% x lifetime maximum
18 years	29.5% x lifetime maximum
19 years	31.0% x lifetime maximum
20 years	32.5% x lifetime maximum
21 years	34.0% x lifetime maximum
22 years	35.5% x lifetime maximum
23 years	37.0% x lifetime maximum
24 years	38.5% x lifetime maximum
25 years	40.0% x lifetime maximum

### Sample coverage amounts

This paid-up option table shows samples of the percentage of the lifetime maximum amount that would continue if you stopped paying premiums.

For enrollment assistance call  
**1-888-SOG-FLEX**  
**1-888-764-3539**

# Definitions and explanations

## Activities of Daily Living

The following information provides specific details about each of the Activities of Daily Living (ADLs) and what degree of help must be needed in order to be eligible for benefits.

### Bathing is the ability to:

- wash yourself in the tub or shower or by sponge bath — even if you must use equipment or adaptive devices. This includes the task of getting in and out of the tub or shower. If you need another person's substantial assistance in order to bathe, Unum will consider you to have lost the ability to bathe.

### Dressing is the ability to:

- put on and take off all items of clothing.
- put on or take off any medically necessary braces or artificial limbs. This includes the ability to fasten or unfasten the above even if you use modified clothing or adaptive devices such as tape fasteners or zipper pulls. If you need another person's substantial assistance in order to dress, Unum will consider you to have lost the ability to dress.

### Toileting is the ability to:

- get to and from, and on and off, the toilet and performing associated personal hygiene.

#### This includes the ability to:

- use a commode, bedpan, or urinal and to empty and clean it, or
- wear a special appliance to collect bodily waste and fluid and to empty and clean it as necessary,
- manage clothing, and
- keep yourself reasonably clean.

If you need another person's substantial assistance in order to toilet, Unum will consider you to have lost the ability to toilet.

### Transferring is the ability to:

- move in and out of a bed, chair or wheelchair — even if you use equipment such as canes, quad canes, walkers, crutches, grab bars, or other support devices, including mechanical or motorized devices. If you need another person's substantial assistance in order to transfer, Unum will consider you to have lost the ability to transfer.

### **Continence is the ability to:**

- voluntarily control bowel and bladder functions yourself, or
- when unable to control bowel and bladder function, the ability to perform associated personal hygiene. This includes the ability to: use a special appliance, a device or protective undergarment to collect body waste and fluid and to empty, clean, and dispose of it yourself as necessary, and
- keep yourself reasonably clean.

If you need another person's substantial assistance in order to maintain continence, Unum will consider you to have lost the ability to be continent.

### **Eating is the ability to:**

- feed yourself by getting food into your body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously, once it has been prepared and made available to you. If you need another person's substantial assistance in order to eat, Unum will consider you to have lost the ability to eat.

## **Severe cognitive impairment**

Long term care can be particularly important in cases of deterioration or loss in intellectual capacity resulting from Alzheimer's disease or similar forms of dementia. The extent of cognitive impairment will be determined by clinical evidence and standardized tests that reliably measure deterioration or loss in the following areas:

- short- or long-term memory
- orientation to:
  - person (who you are)
  - place (your location)
  - time (day, date, and year)
- deductive or abstract reasoning

If, because of a deterioration or loss of intellectual capacity, you need another person's substantial supervision, including verbal prompting for your own protection or for the protection of others, you would be considered severely cognitively impaired.

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**1-888-764-3539**



# Designing your long term care insurance program

The first priority in designing a plan is to select the base benefit level that will provide an adequate level of coverage, based on the cost of care in your area.

## Base benefit levels

There are three daily base benefit levels from which to choose: \$75, \$100, and \$125. Each benefit level provides:

- a daily maximum benefit for care in a long term care facility;
- 60% of the daily maximum benefit for assisted living facility, professional home care or total home care (provided by a family member or other non-professional care giver); and
- a lifetime maximum dollar amount.

Base benefit levels		
LTC facility daily benefit	ALF or home care daily benefit	Lifetime maximum benefit
\$75	\$45	\$136,875
\$100	\$60	\$182,500
\$125	\$75	\$228,125

## Benefit options

In addition to the base benefit level, there are two benefit options you can add to your plan for an additional cost. You may select one or both of these options:

- **Inflation protection benefit option (compound uncapped)** — automatically increases your overall level of coverage by 5% annually. The cost of this option is based on your age when you enter the long term care insurance program or when you add it to your existing base benefit level during a future open enrollment.
- **Paid-up benefit option** — If you pay your long term care insurance premiums for at least five years and then stop payments, you would still be covered for a percentage of the lifetime maximum you are currently choosing (your daily maximum would not be reduced). The cost of this option is based on your age when you enter the long term care program or when you add it to your existing base benefit level during a future open enrollment. Examples of how these options work are illustrated on pages 9 and 10 of this booklet.

For enrollment assistance call  
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# Enrollment instructions

## Employees enrolling for the first time

Locate the long term care section of the flexible benefits option statement and make two selections within the long term care box:

First, select the base benefit level. Your choices are:

- ☐ No coverage                      ☐ \$100/day
- ☐ \$75/day                              ☐ \$125/day

Next, read across to the right and select the matching level of base benefit level only or base benefit level with options. Your four choices are:

- base benefit level only
- base benefit level with inflation protection
- base benefit level with paid-up
- base benefit level with inflation protection and paid-up

This example of the LTC section of the option statement shows monthly premiums for a 40-year-old employee.

Your current coverage				
Choose the base benefit level you need	Base benefit level only	Base benefit level with inflation protection	Base benefit level with paid-up	Base benefit level with inflation protection and paid-up
No coverage				
\$75/day (select a premium)	\$13.71	\$41.76	\$21.66	\$59.94
\$100/day (select a premium)	\$18.28	\$55.68	\$28.88	\$79.92
\$125/day (select a premium)	\$22.85	\$69.60	\$36.10	\$99.90

Refer to the rate tables on pages 20, 21 and 22 to see how your monthly premiums are calculated.

## Current participants

To increase your benefit level, choose the appropriate selection on your option statement.

Family members wishing to change coverage levels should use the worksheet on page 23 to calculate costs. Spouses, parents and parents-in-law enrolled in the long term care program can change their coverage at any time by contacting Unum Long Term Care customer service at 1-888-764-3539.

## Spouses, parents/parents-in-law enrolling for the first time

Spouses, parents and parents-in-law have the same benefit options and use the same rate tables as employees, but must complete Unum's Long Term Care Insurance application (medical underwriting form).

### How to enroll

1. **Spouses** — A benefit election form and long term care insurance application have been included in the long term care enrollment kit for active employees.  
**Parents and parents-in-law** — Active, eligible employees can have enrollment kits sent directly to their parents and/or parents-in-law by contacting the Unum Long Term Care customer service toll-free number: **1-888-764-3539**
2. Spouses, parents and parents-in-law should complete the appropriate enrollment forms by following the instructions included in the kit.
3. Spouses, parents and parents-in-law should return completed enrollment forms to Unum in the postage-paid envelope provided in the enrollment kit.

### Figuring costs

Select the benefit level you wish (\$75, \$100, or \$125 per day) and turn to the appropriate rate table:

- The \$75 benefit level rates are on page 20.
- The \$100 benefit level rates are on page 21.
- The \$125 benefit level rates are on page 22.

Find your age in the "Age" column. Use your age as of the date you are applying for coverage. Next, locate the column heading that describes the combination of features you would like:

- base benefit level only
- base benefit level with inflation protection option
- base benefit level with paid-up option
- base benefit level with inflation protection and paid-up option

Read across to the right from your age to the appropriate column to determine your monthly premium.

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**1-888-764-3539**

# Rate tables — \$75

## Long Term Care Insurance monthly premiums — \$75 daily benefit

This chart shows you the monthly premiums for the \$75-per-day base benefit level, with and without inflation protection and the paid-up option. Find your age and read across to the right to find the monthly premium for the coverage combination you wish.

### To determine your age

#### Current employees enrolling for the first time:

Use your age as of October 1 of the current year or as of your date of hire, whichever is later.

#### Family members:

Use your age as of the date you are applying for coverage.

NOTE: Some of the premium may fluctuate up or down by 1¢, 2¢, or 3¢ due to the system's rounding.

\$75 LTC daily facility benefit — \$136,875 lifetime maximum				
Age	(1) Base benefit only	(2) Base benefit with inflation protection	(3) Base benefit with paid-up option	(4) Base benefit with inflation protection and paid-up option
18-30	\$7.74	\$30.36	\$13.56	\$46.08
31	8.25	31.62	14.25	47.76
32	8.73	32.91	15.06	49.50
33	9.33	34.32	15.93	51.33
34	9.96	35.73	16.89	53.25
35	10.65	37.20	17.85	55.05
36	11.37	38.76	18.87	57.06
37	12.21	40.41	19.98	59.16
38	13.08	42.15	21.18	61.26
39	14.04	43.98	22.44	63.51
40	15.06	45.90	23.79	65.88
41	16.20	47.94	25.29	68.31
42	17.40	50.04	26.85	70.86
43	18.72	52.29	28.53	73.53
44	20.22	54.69	30.33	76.35
45	21.75	57.30	32.28	79.32
46	23.52	59.91	34.35	82.23
47	25.44	62.73	36.63	85.50
48	27.54	65.73	39.09	88.71
49	29.76	68.85	41.67	92.19
50	32.28	72.24	44.52	95.82
51	34.95	75.78	47.55	99.54
52	37.89	79.38	50.76	103.32
53	41.16	83.31	54.30	107.34
54	44.58	87.36	58.02	111.45
55	48.24	91.59	61.92	115.77
56	52.17	96.06	66.15	120.30
57	56.37	100.80	70.56	124.95
58	60.93	105.66	75.36	129.87
59	65.70	110.76	80.34	134.82
60	70.74	115.98	85.59	139.95
61	76.05	121.35	91.02	145.17
62	81.63	126.96	96.81	150.57
63	87.60	132.69	102.84	156.00
64	93.84	138.66	109.20	161.73
65	103.95	151.89	119.55	174.69
66	113.01	160.83	128.97	183.72
67	122.94	170.43	139.26	193.38
68	133.98	180.93	150.72	203.91
69	146.10	192.24	163.23	215.34
70	159.54	204.57	177.12	227.76
71	174.18	217.95	192.18	241.23
72	190.23	232.53	208.77	256.02
73	208.17	248.55	227.25	272.19
74	227.70	265.98	247.44	289.86
75	254.70	304.05	275.37	329.16
76	279.72	326.34	301.38	352.08
77	307.44	350.76	330.27	377.28
78	338.76	378.09	362.88	405.48
79	373.32	407.88	398.85	436.26
80	412.32	440.91	439.50	470.49
81	447.60	477.27	476.64	508.17
82	481.86	516.15	512.73	548.52
83	514.95	558.60	547.77	592.71
84	544.14	603.69	578.76	639.69
85	626.55	665.52	665.28	703.92

# Rate tables — \$100

## Long Term Care Insurance monthly premiums — \$100 daily benefit

\$100 LTC daily facility benefit — \$182,500 lifetime maximum				
Age	(1) Base benefit only	(2) Base benefit with inflation protection	(3) Base benefit with paid-up option	(4) Base benefit with inflation protection and paid-up option
18-30	\$10.32	\$40.48	\$18.08	\$61.44
31	11.00	42.16	19.00	63.68
32	11.64	43.88	20.08	66.00
33	12.44	45.76	21.24	68.44
34	13.28	47.64	22.52	71.00
35	14.20	49.60	23.80	73.40
36	15.16	51.68	25.16	76.08
37	16.28	53.88	26.64	78.88
38	17.44	56.20	28.24	81.68
39	18.72	58.64	29.92	84.68
40	20.08	61.20	31.72	87.84
41	21.60	63.92	33.72	91.08
42	23.20	66.72	35.80	94.48
43	24.96	69.72	38.04	98.04
44	26.96	72.92	40.44	101.80
45	29.00	76.40	43.04	105.76
46	31.36	79.88	45.80	109.64
47	33.92	83.64	48.84	114.00
48	36.72	87.64	52.12	118.28
49	39.68	91.80	55.56	122.92
50	43.04	96.32	59.36	127.76
51	46.60	101.04	63.40	132.72
52	50.52	105.84	67.68	137.76
53	54.88	111.08	72.40	143.12
54	59.44	116.48	77.36	148.60
55	64.32	122.12	82.56	154.36
56	69.56	128.08	88.20	160.40
57	75.16	134.40	94.08	166.60
58	81.24	140.88	100.48	173.16
59	87.60	147.68	107.12	179.76
60	94.32	154.64	114.12	186.60
61	101.40	161.80	121.36	193.56
62	108.84	169.28	129.08	200.76
63	116.80	176.92	137.12	208.00
64	125.12	184.88	145.60	215.64
65	138.60	202.52	159.40	232.92
66	150.68	214.44	171.96	244.96
67	163.92	227.24	185.68	257.84
68	178.64	241.24	200.96	271.88
69	194.80	256.32	217.64	287.12
70	212.72	272.76	236.16	303.68
71	232.24	290.60	256.24	321.64
72	253.64	310.04	278.36	341.36
73	277.56	331.40	303.00	362.92
74	303.60	354.64	329.92	386.48
75	339.60	405.40	367.16	438.88
76	372.96	435.12	401.84	469.44
77	409.92	467.68	440.36	503.04
78	451.68	504.12	483.84	540.64
79	497.76	543.84	531.80	581.68
80	549.76	587.88	586.00	627.32
81	596.80	636.36	635.52	677.56
82	642.48	688.20	683.64	731.36
83	686.60	744.80	730.36	790.28
84	725.52	804.92	771.68	852.92
85	835.40	887.36	887.04	938.56

This chart shows you the monthly premiums for the \$100-per-day base benefit level, with and without inflation protection and the paid-up option. Find your age and read across to the right to find the monthly premium for the coverage combination you wish.

### To determine your age

#### Current employees enrolling for the first time:

Use your age as of October 1 of the current year or as of your date of hire, whichever is later.

#### Family members:

Use your age as of the date you are applying for coverage.

NOTE: Some of the premium may fluctuate up or down by 1¢, 2¢, or 3¢ due to the system's rounding.

For enrollment assistance call

**1-888-SOG-FLEX**

**1-888-764-3539**

# Rate tables — \$125

## Long Term Care Insurance monthly premiums — \$125 daily benefit

This chart shows you the monthly premiums for the \$125-per-day base benefit level, with and without inflation protection and the paid-up option. Find your age and read across to the right to find the monthly premium for the coverage combination you wish.

### To determine your age

#### *Current employees enrolling for the first time:*

Use your age as of October 1 of the current year or as of your date of hire, whichever is later.

#### *Family members:*

Use your age as of the date you are applying for coverage.

NOTE: Some of the premium may fluctuate up or down by 1¢, 2¢, or 3¢ due to the system's rounding.

\$125 LTC daily facility benefit — \$228,125 lifetime maximum				
Age	(1) Base benefit only	(2) Base benefit with inflation protection	(3) Base benefit with paid-up option	(4) Base benefit with inflation protection and paid-up option
18-30	\$12.90	\$50.60	\$22.60	\$76.80
31	13.75	52.70	23.75	79.60
32	14.55	54.85	25.10	82.50
33	15.55	57.20	26.55	85.55
34	16.60	59.55	28.15	88.75
35	17.75	62.00	29.75	91.75
36	18.95	64.60	31.45	95.10
37	20.35	67.35	33.30	98.60
38	21.80	70.25	35.30	102.10
39	23.40	73.30	37.40	105.85
40	25.10	76.50	39.65	109.80
41	27.00	79.90	42.15	113.85
42	29.00	83.40	44.75	118.10
43	31.20	87.15	47.55	122.55
44	33.70	91.15	50.55	127.25
45	36.25	95.50	53.80	132.20
46	39.20	99.85	57.25	137.05
47	42.40	104.55	61.05	142.50
48	45.90	109.55	65.15	147.85
49	49.60	114.75	69.45	153.65
50	53.80	120.40	74.20	159.70
51	58.25	126.30	79.25	165.90
52	63.15	132.30	84.60	172.20
53	68.60	138.85	90.50	178.90
54	74.30	145.60	96.70	185.75
55	80.40	152.65	103.20	192.95
56	86.95	160.10	110.25	200.50
57	93.95	168.00	117.60	208.25
58	101.55	176.10	125.60	216.45
59	109.50	184.60	133.90	224.70
60	117.90	193.30	142.65	233.25
61	126.75	202.25	151.70	241.95
62	136.05	211.60	161.35	250.95
63	146.00	221.15	171.40	260.00
64	156.40	231.10	182.00	269.55
65	173.25	253.15	199.25	291.15
66	188.35	268.05	214.95	306.20
67	204.90	284.05	232.10	322.30
68	223.30	301.55	251.20	339.85
69	243.50	320.40	272.05	358.90
70	265.90	340.95	295.20	379.60
71	290.30	363.25	320.30	402.05
72	317.05	387.55	347.95	426.70
73	346.95	414.25	378.75	453.65
74	379.50	443.30	412.40	483.10
75	424.50	506.75	458.95	548.60
76	466.20	543.90	502.30	586.80
77	512.40	584.60	550.45	628.80
78	564.60	630.15	604.80	675.80
79	622.20	679.80	664.75	727.10
80	687.20	734.85	732.50	784.15
81	746.00	795.45	794.40	846.95
82	803.10	860.25	854.55	914.20
83	858.25	931.00	912.95	987.85
84	906.90	1,006.15	964.60	1,066.15
85	1,044.25	1,109.20	1,108.80	1,173.20

# Changing coverage amounts for family members

For family members who are increasing the daily benefit amount or adding one or both options, refer to the rate pages and use the worksheet below to determine the cost of the new coverage.

1	Enter the cost of the new option at your current age.	\$
2	Enter the cost of the original option at your current age.	\$
3	Subtract line 2 from line 1.	\$
4	Enter the cost of the original option at the original age.	\$
5	Add line 3 to line 4. This is the new cost.	\$

## Example 1:

### *Increasing the daily benefit amount*

A family member who purchased the \$75 daily benefit amount at age 40 wishes to increase to the \$100 daily benefit amount at age 45.

1	Enter the cost of the new option at your current age.	\$26.40
2	Enter the cost of the original option at your current age.	19.80
3	Subtract line 2 from line 1.	6.60
4	Enter the cost of the original option at the original age.	13.71
5	Add line 3 to line 4. This is the new cost.	<b>\$20.31</b>

## Example 2:

### *Adding optional benefits*


A family member who purchased the \$100 daily benefit amount at age 40 wishes to add the inflation protection and paid-up options at age 43.

1	Enter the cost of the new option at your current age.	\$89.20
2	Enter the cost of the original option at your current age.	22.72
3	Subtract line 2 from line 1.	66.48
4	Enter the cost of the original option at the original age.	18.28
5	Add line 3 to line 4. This is the new cost.	<b>\$84.76</b>

For enrollment assistance call  
**1-888-SOG-FLEX**  
**1-888-764-3539**







The information in this booklet 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.

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