IMPORTANT INSTRUCTIONS: Prior to submitting this form, all persons requesting coverage must review the important disclosures and information found on www.unuminfo.com/AACPS or in a paper enrollment kit. You can request a paper enrollment kit by calling 1-800-227-4165. DO NOT submit this form if you have not reviewed those materials.

Underwritten by:
Unum Life Insurance Co. of America
LTC Department
2211 Congress Street
Portland, ME 04122

ANNE ARUNDEL COUNTY PUBLIC SCHOOLS
Benefit Election Form (MD)
Long Term Care - Policy #574832

Your Name: (Last Name, First, Middle Initial)	Social Security Number __ __ __ - __ __ - __ __ __ __	Date of Birth (MM/DD/YYYY) __ __/__ __/__ __ __ __
Street Address	Gender ☐ Male ☐ Female	Date of Hire (MM/DD/YYYY) __ __/__ __/__ __ __ __
City, State, Zip Code	Home Telephone # ( )	Work Telephone # ( )

Applicant's Email Address:

Unit 3: ☐ Yes ☐ No

Complete the following only if applicant is not the employee

Employee's Name	Employee Social Security No. __ __ __ - __ __ - __ __ __ __	Employee Date of Birth __ __/__ __/__ __ __ __	Employee Date of Hire __ __/__ __/__ __ __ __

Applicant Is: (This Benefit Election Form must be completed for any selection)

☐ Employee/Spouse	☐ Parent or Grandparent	☐ Sibling (minimum age 18)	☐ Retiree

(Check one)	☐ **Plan 1**	☐ **Plan 2**	☐ **Plan 3**	☐ **Plan 4**
	• Long Term Care Facility • 100% Professional Home Care	• Long Term Care Facility • 100% Professional Home Care • Non Forfeiture	• Long Term Care Facility • 100% Professional Home Care • Compound Inflation	• Long Term Care Facility • 100% Professional Home Care • Non Forfeiture • Compound Inflation

Facility Monthly Benefit Amount

(Check one)	☐ $2,000	☐ $3,000	☐ $4,000	☐ $5,000	☐ $6,000	☐ **$7,000 ***	☐ **$8,000 ***

Facility Benefit Duration ***(Duration of benefits may vary depending on where benefits are received)***

(Check one)	☐ 3 Years	☐ 6 Years	☐ **Unlimited Duration ***

***EMPLOYEES:** Selection of this option exceeds the Guarantee Issue limits and requires completion of the Long Term Care Insurance Application (Evidence of Insurability). RETIREES AND ALL OTHER APPLICANTS must complete this Benefit Election Form and the Long Term Care Insurance Application (Evidence of Insurability) for any selection. ALL Evidence of Insurability Forms must accompany a signed Authorization to Request Medical Information Form #6720-03 located in the enrollment kit. NOTE TO EMPLOYEES: All Active Employees & Newly Hired Employees who enroll after the Guarantee Issue enrollment period or choose benefits over the Guarantee Issue limits will be required to fill out a medical questionnaire and sign Form #6720-03.*

REQUEST FOR SIGNATURE: Must check either accept or reject. Please read this entire form carefully before signing below.

I have reviewed the Non Forfeiture Benefit in the Outline of Coverage. I accept ☐ / reject ☐ this option

I have reviewed the Outline of Coverage and the graphs that compare the benefits and premiums of this insurance with and without the Uncapped Compound Growth Inflation Protection Option and I accept ☐ / reject ☐ this option.

Active Employee or Spouse: Your premium will be paid through the Employee's payroll deduction. Employee must sign below to authorize the Employer to make the payroll deduction.

All other eligible Family Members or Retirees: Please select payment method: ☐ Monthly Automatic Payments (deducted from your checking account – complete Authorization/Agreement for Automatic Payments), **OR**
Billed directly (paper) by the insurance company: ☐ Quarterly ☐ Semi-Annually ☐ Annually

Caution: If your answers on this Enrollment Form are incorrect or untrue, we may have the right to deny benefits or rescind your insurance.

By signing below, you signify that you have read and understand that loss of Activities of Daily Living (ADL) or Severe Cognitive Impairment must occur after your effective date of coverage under this Long Term Care plan in order to be covered, and that certain limitations and exclusions apply to your coverage. You also acknowledge that you have received the **Potential Rate Increase Disclosure Form** and **Personal Worksheet.** All information is contained in your kit.

Your Premium: $_____ ***(Transfer the premium amount from the calculation on the rate sheet)***

_____	__ __/__ __/__ __ __ __	_____	__ __/__ __/__ __ __ __
Applicant's Signature	*Date*	*Employee's Signature (Required for Spouse Coverage)*	*Date*

Employees & Spouses: Please sign and mail all required signature forms to your employer.
Family Members/Retirees: Please sign and mail all required signature forms to Unum (address at top of page).
Retain a copy for your records. (L3)

THIS IS NOT AN APPLICATION FOR INSURANCE: This form is called a benefit election form. Employees, Spouses, Retirees and extended family members are required to complete this form for enrollment. For employees who elect coverage in the excess of the guarantee issue levels and for all spouses, retirees and extended family members a Group Long Term Care Insurance Application Evidence of Insurability form must also be completed that is included in the enrollment information.

If you have questions about Long Term Care coverage, please call our toll-free number: 1-800-227-4165.