

IMPORTANT INSTRUCTIONS: Prior to submitting this form, all persons requesting coverage must review the important disclosures and information found on www.unuminfo.com/hcgh 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 Company of America
 LTC Department
 2211 Congress Street
 Portland, Maine 04122

HOWARD COUNTY GENERAL HOSPITAL, INC
Benefit Election Form (MD)
Long Term Care - Policy #591978

Your Name: (Last Name, First, Middle Initial)	Social Security Number ____-____-____	Date of Birth (MM/DD/YYYY) ____/____/____
Street Address	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Hire (MM/DD/YYYY) ____/____/____
City, State, Zip Code	Home Telephone # (____) _____	Work Telephone # (____) _____

Applicant's Email Address:

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

<input type="checkbox"/> Employee	<input type="checkbox"/> Employee's Parent or Grandparent	<input type="checkbox"/> Sibling (minimum age 18)
<input type="checkbox"/> Employee's Spouse	<input type="checkbox"/> Spouse's Parent or Grandparent	<input type="checkbox"/> Child (minimum age 18)

Plans

(Check one)	<input type="checkbox"/> Plan 1 <ul style="list-style-type: none"> • Long Term Care Facility • Professional Home Care • Total Home Care 	<input type="checkbox"/> Plan 2 <ul style="list-style-type: none"> • Long Term Care Facility • Professional Home Care • Total Home Care • Non Forfeiture 	<input type="checkbox"/> Plan 3 <ul style="list-style-type: none"> • Long Term Care Facility • Professional Home Care • Total Home Care • Compound Inflation 	<input type="checkbox"/> Plan 4 <ul style="list-style-type: none"> • Long Term Care Facility • Professional Home Care • Total Home Care • Non Forfeiture • Compound Inflation
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Facility Monthly Benefit Amount

(Check one)	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$2,000	<input type="checkbox"/> \$3,000	<input type="checkbox"/> \$4,000	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$6,000	<input type="checkbox"/> \$7,000 *	<input type="checkbox"/> \$8,000 *
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Facility Benefit Duration (Duration of benefits may vary depending on where benefits are received)

(Check one)	<input type="checkbox"/> 3 Years	<input type="checkbox"/> 6 Years	<input type="checkbox"/> Unlimited Duration *
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***EMPLOYEES:** Selection of this option exceeds the Guarantee Issue limits and requires completion of the Long Term Care Insurance Application (medical questionnaire). **ALL OTHER APPLICANTS** must complete this Benefit Election Form and the Long Term Care Insurance Application (medical questionnaire) for any selection. **ALL** Medical Questionnaires 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 signed Form #6720-03.

REQUEST FOR SIGNATURE: You 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: 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**.

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
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Employees & Spouses: Please sign and submit this form to Human Resources, Attn: Kim Prather.
Family Members: 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 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 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.