

LOS ANGELES FIREMEN'S RELIEF ASSOCIATION, INC.

Policy: 951328-002

PLAN HIGHLIGHTS/SCHEDULE OF BENEFITS

Your Long Term Care (LTC) insurance plan is listed below.

Elimination Period: Your plan's elimination period of 90 days is the amount of time you must wait before benefits become payable. This time period can be accumulated over a period of 730 days and needs to be satisfied only once during the life of your plan.

Medical Underwriting Effective Date: The effective date for those applicants requiring medical underwriting is the later of the Plan Effective Date or the Medical Underwriting Approval Date. *Medical Underwriting means the completion of a medical questionnaire. In some cases, an interview may also be necessary.*

Medical Underwriting: You may choose from the plans listed below. The Long Term Care Insurance Application (medical questionnaire) and the Benefit Election Form must be completed and approved in order to enroll in this Long Term Care Plan. **All** Medical Questionnaires must accompany a signed Authorization to Request Medical Information Form #6720-03-CA located in the enrollment kit.

Modified Issue for Retirees: Retirees are eligible for modified issue if electing coverage during their initial eligibility period. Modified issue is only available for the basic plan design as defined on the Retiree Benefit Election Form.

Spouses, Registered Domestic Partners must complete the Benefit Election Form, the Long Term Care Insurance Application (medical questionnaire) and must be approved for coverage in order to enroll in the Long Term Care plan. **All** Medical Questionnaires must accompany a signed Authorization to Request Medical Information Form #6720-03-CA located in the enrollment kit.

Benefit Duration	2 Years	5 Years	Lifetime Duration
Facility Benefit Amount In Increments of \$1,000	\$1,500 to \$8,500	\$1,500 to \$8,500	\$1,500 to \$8,500
Assisted Living Facility Percent	100%	100%	100%
Home and Community Based Care	100%	100%	100%
Inflation Protection - Option	5% Simple	5% Simple	5% Simple
Inflation Protection - Option	5% Compound	5% Compound	5% Compound

Lifetime Maximum: The Lifetime Maximum is the maximum benefit dollar amount Unum will pay over the life of your coverage. This dollar amount is based on the Facility Benefit Amount and Benefit Duration. *For Example: If you choose \$3,500 Facility Monthly Benefit Amount & 2 Year Duration, your Lifetime Maximum is calculated as follows, \$3,500 per Month X 12 Months X 2 Years = \$84,000 Lifetime Maximum.*

Insurance Age: Final cost of coverage will be based on your Insurance Age. If you enroll for coverage on or before the group policy effective date, Insurance Age is your age on the group policy effective date. If you enroll for coverage after the group policy effective date, Insurance Age is your age on the date you sign the enrollment form.

Questions: Please call 1-800-227-4165 with questions regarding your Long Term Care Insurance.