<u>IMPORTANT INSTRUCTIONS</u>: Prior to submitting this form, all persons requesting coverage must review the important disclosures and information found on <u>www.unuminfo.com/lafra004</u> 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.

บก่บ่า

Underwritten by: Unum Life Insurance Company of America LTC Department 2211 Congress Street, Portland, Maine 04122

LOS ANGELES FIREMEN'S RELIEF ASSOCIATION, INC. Family Employees Benefit Election Form Long Term Care - Policy #951328-004

Your Name: (Last Name, First, Middle Initial)		Social Security Number		Date of Birth (MM/DD/YYYY)	
		· · ·		/	/
Street Address		Gender		Date of Hire (MM/DD/YYYY)	
		Male	Female	//	
City, State, Zip Code		Home Telephone #		Work Telephone #	
		()	()
Employee Name	Employee Social Security No.		Employee Date of Birth		mployee Date of Hire
			//		//
Email Address:					

Is this a change to existing coverage? □ Yes □ No If yes, new elections made below will replace existing coverage upon underwriting approval, if applicable.

Applicant is: (please circle)	The Minimum age for a sibling or child is 18.		
Parent or Grandparent;	Sibling;	Child;	

Plans – Check one

🗆 Plan 1	□ Plan 2	🗆 Plan 3
• 100% Facility	• 100% Facility	• 100% Facility
 100% Home and Community Based Care 	 100% Home and Community Based Care 	 100% Home and Community Based Care
	 5% Simple Inflation 	 5% Compound Inflation

Facility Monthly Benefit Amount – Check one

□ \$1,500	□ \$2,500	□ \$3,500	□ \$4,500	□ \$5,500	□ \$6,500	□ \$7,500	□ \$8,500

Facility Benefit Duration – Check one. Note: Duration of benefits may vary depending on where benefits are received.

□ 2 Years	□ 5 Years	Lifetime
□ 2 Years	□ 5 Years	Lifetime

All applicants must complete this Benefit Election Form and the Long Term Care Insurance Application (medical questionnaire) for any selection.

A signed Authorization to Request Medical Information (form #6720-03-CA in the kit) must accompany all medical questionnaires.

Form is continued on reverse side.

Calculate Your Premium:

To calculate your premium using the formula below: 1. Refer to the rate sheet available at www.lafraltcenroll.com or 2. Contact Unum at 1-800-227-4165 to request an enrollment kit, which includes the rate sheet. You can also use the online calculator available at www.lafraltcenroll.com to calculate your premium.

_____ X _____ ÷ \$1,000 = _____ Rate for plan chosen Monthly benefit amount Your premium

Disclosures:

NOTE: 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 \Box / reject \Box this option.

Note: We may have the right to deny benefits or rescind insurance if any of the information provided on this enrollment form is incorrect.

REQUEST FOR SIGNATURE: Please read this entire form carefully before signing below.

I certify that all statements are true to the best of my knowledge and belief. I have read and understand that, for coverage that does not require me to submit evidence of insurability, loss of Activities of Daily Living (ADL) or Severe Cognitive Impairment must occur after my effective date of coverage under this Long Term Care plan in order to be covered, and that certain limitations and exclusions apply to my coverage.

All eligible Family Employees: 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: Semi-Annually □ Annually

Your premium: \$_____ (transfer from calculation above)

 Applicant's Signature
 _____/___/_____
 _____/___/_____

Employee's Signature
Date
Date

Please sign and mail all required signature forms to Unum (address at top of page). Retain a copy for your records. (M8)

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