

LOS ANGELES POLICE RELIEF ASSOCIATION #096797-004
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. Your Association will contribute up to and including \$5,500 and a Facility Benefit Duration of 2 years with no inflation if approved by Underwriting. 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.

Spouses, Registered Domestic Partners and Family Members 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.

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| 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.