

Missoula County Plan Highlights - UNUM Group Long Term Care Plan

Long term care (LTC) is the type of care received by someone who needs assistance performing the basic activities of daily living or needs assistance because of severe cognitive impairment. Disabilities that require LTC can be caused by accidents, illnesses, or chronic illnesses. Forty five percent of LTC claims are for individuals less than age 65. It is not an “old persons” plan. Payments are paid directly to the covered member if the member loses at least two of the activities of daily living (eating, bathing, dressing, transferring, toileting, or continence) or has serious cognitive impairment.

Elimination Period: 90 Consecutive Days

Newly Hired Employees: Once eligible for the plan, will have 30 days to sign up for Guarantee Issue coverage. Please check with your employer for your effective date.

All Active Employees and Newly Hired Employees: If you enroll after the Guarantee Issue enrollment period or choose benefits over the Guarantee Issue limits, you will be required to fill out a medical questionnaire.

Medical Underwriting for Employees and Family: Completion of UNUM’s Benefit Election Form is required for Enrollment. **Employees:** Your employer funded basic plan, as well as additional benefit amounts of up to and including \$4000 is offered on a Guarantee Issue basis. UNUM’s Long Term Care Insurance Application (medical questionnaire) is required if enrolling after your initial eligibility period or if you choose to buy \$5000, \$6000 or the Unlimited Duration coverage. **Retirees** and all **Family members** must complete UNUM’s Benefit Election Form and Long Term Care Insurance Application (medical questionnaire).

	Core Plan		
Benefit Duration	3 Years	6 Years	Unlimited Duration
Facility Benefit Amount per \$1000 Increments	\$3000 To \$6000	\$3000 To \$6000	\$3000 To \$6000
Assisted Living Percent	60%	60%	60%
Lifetime Maximum Per \$1000 Increments	\$36,000	\$72,000	Unlimited
Non Forfeiture	Shortened Benefit Period	Shortened Benefit Period	Shortened Benefit Period
Professional Home Care	50%	50%	50%
Total Home Care – Option	50%	50%	50%
Inflation Protection – Option	Compound Uncapped	Compound Uncapped	Compound Uncapped

Lifetime Maximum: The Lifetime Maximum is the maximum benefit dollar amount UNUM will pay for over the life of your coverage. This dollar amount is based on the Facility Benefit Amount and Benefit Duration.

Insurance Age: Insurance Age is used to determine the cost of your coverage. Insurance Age is your age on the plan effective date if you enroll for coverage prior to the plan effective date. If you enroll for coverage on or after the plan effective date, insurance age is your age on the date you sign the enrollment form.

If you have questions or would like to discuss the benefits of LTC, please contact Becky Byrne or Lindsay Fisher at 327-6400.