



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Long term care insurance coverage can help protect your finances

If you need long term care for a period of time, this policy may help you be prepared for the financial impact. This coverage can also help you maintain control of some important decisions, such as:



- Who would take care of me?
- Where can I choose to receive care?

What is long term care?

It is the type of care you may need if — due to a Chronic Illness*— you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living**such as:

- Eating
- Dressing
- Bathing
- Toileting
- Continence
- Transferring

... Or if you require Substantial Supervision by another individual to protect your health from threats to your health and safety due to Severe Cognitive Impairment, such as Alzheimer's disease or Mental Illness.

How does this coverage help?

Group COMPREHENSIVE LONG TERM CARE INSURANCE provides benefits to help you pay for care provided by:

- Adult day care
- Home health care
- Homemaker services
- Hospice services
- Personal care
- Respite care
- Adult day care facility
- Alzheimer's facility
- Nursing facility
- Residential care facility
- Hospice facility
- Rehabilitation facility

Why buy now?

People often buy long term care insurance at an early age, because the younger you are, the more affordable the rates.

Why buy coverage at work?

1. You may get more affordable rates when you buy this coverage through your employer and you can apply for coverage for your parents and spouse.
2. Depending on your plan, you may be able to pay your premium through convenient payroll deduction.

How to apply

Call **1-800-227-4165** or
[http://www.unuminfo.com/conso
rtium/index.aspx](http://www.unuminfo.com/conso rtium/index.aspx)