



Announcing Long Term Care Open Enrollment!

Unum Long Term Care Insurance
Available 9/17/2024 - 10/15/2024

This benefit is designed to help you and your family plan for the high cost of long-term care. The need for long-term care can arise unexpectedly, due to accident, illness, or stroke. We encourage you to learn about the Unum insurance plan and you can **choose a benefit amount** that fits you and your family's needs.

- **The average cost of nursing home care is \$116,800 per year¹** and the average stay is 3 years. [Click here](#) to calculate the cost of care in your area.
- **44% of people currently receiving longer-term care are under 65 years old².** [Click here](#) to watch a personal story about the unexpected need for long term care.
- **Long term care expenses are not covered by your other benefits** such as health insurance, disability insurance, or Medicare.

Other Benefits do not Cover Long Term Care Expenses



Washington State introduced the WA Cares Fund which is a state LTC program funded by an employee payroll tax of .58%. This started a national conversation about state Long Term Care (LTC) programs. [Click here](#) to learn more about which states are currently evaluating a state LTC program.

No Health Questions for New Hires³ - may purchase coverage with guaranteed issue (no health questions) for 60 days following date of hire or newly eligible date. **This Guarantee Issue opportunity will not be offered again in the future.** [Click here](#) to watch a personal story about Guarantee Issue.

All other full-time benefit eligible employees who did not enroll during the qualifying period or would like to make changes to existing coverage, part time employees working 20+ hours per week, spouses and eligible family members may enroll at any time subject to full medical underwriting.

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[Register for a Webinar](#)

Unum will be implementing a 11.7% increase effective 5/1/2025 on all non-inflation plans. This decision was based on a number of factors that impact the pricing for long-term care coverage, including policy retention and claims experience.

Advantages of the Unum LTC Plan



Issue Age Rates

Rates are based on your age when the policy is issued and do not increase each year as you age. The carrier reserves the right to file for an increase on the LTC product.



Your Good Health

Good health buys your coverage. If you wait to apply at a later date, and your health changes, you may no longer qualify based on health conditions.



Portability

Premiums will be payroll deducted. If you leave employment, your coverage is portable at the same rate.

Learn More, View Rates, and Apply Online at
www.my LTCguide.com/universityofhartford

Talk with a LTC Benefits Expert: (877) 286-2852

¹ 2021 Genworth Cost of Care Survey

² LongTermCare.gov, 2020

³Benefit eligible employees regular full time working 30+ hours per week. Plans with the Lifetime duration require underwriting (completion of a health questionnaire; Evidence of Insurability Form) even during a guaranteed issue period. Eligible full-time employees applying outside of their initial eligibility enrollment period, part time employees working 20+ hours per week spouses, and all other family members require medical underwriting for all levels of coverage, at all times