



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

Who controls your future?

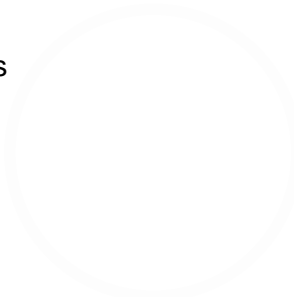
Your life, your choice

There are plenty of decisions to make for retirement

€ Fishing or golf?

€ Motor home or long-awaited cruise?

€ A house at the beach „ or close to the grandchildren?



| Home health: | |
|--|----------------------|
| € Long term care annual benefit | \$36,000 |
| € Home health aide (\$18.50/hour) | ...\$24,050/year* |
| € Left over for out-of-pocket expenses | = \$11,950 |
| Assisted living: | |
| € Long term care annual benefit | \$36,000 |
| € Assisted living (\$2,825.25/month) | ...\$33,903/year |
| € Left over for out-of-pocket expenses | = \$2,097 |
| Private nursing home: | |
| € Long term care annual benefit | \$36,000 |
| € Private nursing home (\$203.31/day) | ... \$74,208.15/year |
| € The cost of care that you will pay out of pocket | = ...\$38,208.15 |

What is long term care?

Whether it's due to a motorcycle accident or a serious illness, it is the type of care you may need if you couldn't independently perform the basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence and eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease.

How to apply)

Get the coverage you need.

Unfortunately, no.

“Chronic illness”* means:

- You are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living; or
- You require Substantial Supervision by another individual to protect you from threats to your health and safety due to Severe Cognitive impairment or Mental Illness.

“Activities of Daily Living (ADLs)” are:**

- Eating means feeding oneself by getting food into the body from a receptacle (such as a plate or cup) or by a feeding tube or intravenously.
- Bathing means washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.

- Continence means the ability to maintain control of bowel or bladder function; or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
- Dressing means putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
- Toileting means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
- Transferring means the ability to move into and out of a bed, a chair, or wheelchair.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GLTC04 or contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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SAN DIEGO COUNTY SCHOOLS FRINGE BENEFITS CONSORTIUM #105237

Unum Life Insurance Company of America
2211 Congress Street
Portland, Maine 04122

LONG TERM CARE INSURANCE

For the Employees of
SAN DIEGO COUNTY SCHOOLS FRINGE BENEFITS CONSORTIUM
(the Sponsoring Organization)

Policy Number **105237**

**Please see the following link for:
Information regarding long term care
UNUM policy details
UNUM enrollment materials:**

www.unuminfo.com/consortium

Please call, 1-800-227-4165 with questions regarding your Long Term Care Insurance.