

# Long Term Care

## UNUM

Long Term Care provides coverage for you 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.

### **Elect up to \$6,000 and a Facility Benefit Duration of 3 or 6 years**

Evident of Insurability (EOI) form required for Employees if you did not apply during initial eligibility or are increasing benefit. Spouses and all Family members must complete the Benefit Election Form and the EOI form for approval.

Please review the website at: <http://unuminfo.com/LifeUniversity/index.aspx> for additional information or you may contact UNUM at 800-227-4165.

### **Won't my other insurance pay for long term care?**

Unfortunately, no. Medical insurance and Medicare are designed to pay for specific care for acute conditions — not for long term help with daily living. Medicaid only helps with long term care expenses after you have depleted virtually all of your assets.

***Life University pays \$25 per month towards the cost of Employee Only coverage***