



# *A Voluntary Employee Benefit*

## **Group Long Term Care**

### *from CNA*

#### **WHAT IS LONG TERM CARE INSURANCE?**

Long-term care *is not* simply nursing facility care for the elderly. Long-term care insurance coverage encompasses a variety of services available to people who need assistance with the ordinary activities of daily living. Services can include help with grocery shopping, meal preparation, housework, and / or managing bills. If a higher level of care is desired, CNA can arrange help with bathing, dressing, eating. Finally, thanks to the advances in medical technology and care delivery options, over 80% of all long-term care services are provided today in individual homes, assisted living facilities, adult day care, or adult foster care centers.

#### **WHY CONSIDER LONG TERM CARE INSURANCE?**

1. Group Medical and Medicare do not likely cover you.
2. Convenience of payroll deduction for employees and spouses.
3. Several plan options to select from to meet your needs.
4. Premiums do not increase simply because you age.
5. Portable coverage.

#### **WHO IS ELIGIBLE FOR LONG TERM CARE COVERAGE?**

1. **Employees:** Newly eligible employees may enroll in the long-term care plan within 60-days from their date of hire by completing the Employee Enrollment Form found in the CNA enrollment kit. Employees enrolling within 60-days from their date of hire are guaranteed acceptance - there are no medical questions. After the initial 60-day eligibility period has expired, employees will be required to submit a Short Form Application before being accepted into the plan.
2. **Spouse:** An employee's spouse may apply for long-term care coverage at any time by completing the Short Form Application found in the CNA enrollment kit. Coverage is not guaranteed. Coverage is subject to CNA underwriting approval.
3. **Retirees and their spouses:** Are eligible to apply for coverage at any time by completing a Long Form Application found in the CNA enrollment kit. Coverage is not guaranteed. Coverage is subject to CNA underwriting approval.
4. **Parents, parents-in-law, grandparents, grandparents-in-law:** Are eligible to apply for coverage at any time by completing a Long Form Application found in the CNA enrollment kit. Coverage is not guaranteed. Coverage is subject to CNA underwriting approval.

**Over, please**

## University of Arkansas Group Long Term Care Plan Summary

All participants have the flexibility to choose from several plan options based on their level of risk tolerance, costs in their local area, or income level.

FEATURES AND BENEFITS		OPTION #1	OPTION #2	OPTION #3	OPTION #4
<b>Nursing Home Benefit</b> CNA will pay up to 100% of the benefit that you select for each day that you are confined in a long-term care facility.		<b>\$80</b>	<b>\$100</b>	<b>\$120</b>	<b>\$140</b>
<b>Community-Based Care</b> CNA will pay up to 60% of the benefit that you select for each day that you receive community based care in your home, an assisted living facility, an adult day care center or an adult foster care center.		<b>\$48</b>	<b>\$60</b>	<b>\$72</b>	<b>\$84</b>
<b>Lifetime Maximum Amount</b> This is the total benefit dollars CNA will pay based on the daily benefit and lifetime maximum option that you select.	<b>2 Yr. Option</b>	<b>\$58,400</b>	<b>\$73,000</b>	<b>\$87,600</b>	<b>\$102,200</b>
	<b>5 Yr. Option</b>	<b>\$146,000</b>	<b>\$182,500</b>	<b>\$219,000</b>	<b>\$255,500</b>
<b>Waiting Period</b> A licensed healthcare practitioner must certify you as chronically ill – as having a qualifying impairment that is expected to last for 90 days.		√	√	√	√
<b>Return Of Premium At Death</b> CNA will refund the total premiums you paid, less any benefits paid, as a death benefit to your survivors, if you die on or before you reach age 65. After age 65, the benefit will reduce by 10% each year. No premiums will be returned after age 75.		√	√	√	√
<b>2 Inflation Protection Features – Your Choice</b> <b>You can select either, the:</b>  <b>Guaranteed Benefit Increase Feature</b> You will periodically be given opportunities to increase your benefit amount and lifetime maximum.  <b>Or</b>  <b>Lifetime Automatic Benefit Increase Feature</b> Each year on your certificate anniversary, your coverage levels automatically increase 5% - your premiums remain unchanged.		√	√	√	√

### TO ENROLL, OR RECEIVE MORE INFORMATION?

- Request an enrollment kit from CNA at: **1-877-777-9072**  
**Monday – Friday, 7:00 a.m. - 5:00 p.m. (Central)**
- The Web Site: CNA has created an interactive web site designed specifically for the University of Arkansas. The site contains the University's plan design, rates, exclusions, and enrollment criteria.

**The web address is:** [www.ltcbenefits.com](http://www.ltcbenefits.com)  
**The password is:** UALTC

This piece is for illustrative purpose only and is not a contract. It is intended to provide a general overview of the plan described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions.