

#### LONG TERM CARE INSURANCE

"How do I decide which type of care is best for my husband?"



"How can I talk to my father about giving up driving?"

## LTC Connect®

Answers To Your Long Term Care Concerns

LTC-151 (4-08)

We realize that the need for long term care raises issues and questions that you may have never considered. When you need answers, turn to LTC Connect®, an information and referral program available to our LTC policyholders and their families. LTC Connect® also provides access to discounted rates on long term care services and equipment. This program, offered at no additional cost to you, helps you effectively deal with your long term care questions and concerns, and can link you to appropriate long term care providers in your area.

### How It Works

Simply call the LTC Connect® toll free customer service hotline at 1-888-868-6745. This voluntary, confidential service provides callers with:

- Information and Referral: Care coordinators are able to listen and provide objective information about LTC and help callers explore available long term care services and options. Callers also have the opportunity to discuss any topic relating to long term care, including aging, home care, Medicare/Medicaid programs or the demands of caregiving.
- Reduced Rates on Long Term Care Services:\*
   In addition, LTC Connect® provides access to discounted rates nationwide at participating skilled nursing, assisted living, residential care, and adult day care facilities, as well as home care and hospice providers. Discounts are also available on durable medical equipment, such as wheelchairs, assistive devices or ramps.
- \* These savings are made possible through Unum's partnership with LifePlans' Long Term Care Provider Pathway. Please note that a reduced rate will not apply to services that you are currently receiving. In the event of a claim, your Unum LTC Customer Care Specialist will determine if the provider you've chosen meets the requirements of your long term care policy.



#### Our Commitment to You

Unum's LTC Connect® customer service program brings these services to our LTC policyholders and their family members through LifePlans, Inc., a premier provider of long term care case management products and services.

If you need more information on LTC Connect®, please contact the toll-free number in this brochure or call your insurance agent or Unum representative.

# Access LTC Connect® by calling 1-888-868-6745.

You may have questions about how long term care is provided, if a nursing home is your only option, or where the nearest care facility is located. Some families simply want information for the future. LTC Connect® provides access to the information and support needed in the event of a serious impairment, as well as access to discounted rates on LTC services and equipment.

The Unum brand represents resources of several insuring companies. Marketing under the Unum brand, these companies provide a wide range of LTC solutions designed to help preserve the assets of individuals from the financial effects of illness and injury.

This is not intended to be a complete description of the Long Term Care insurance policy and some coverage options may not be available in all states. The insurance policy has exclusions and limitations that may affect any benefits payable.



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In all states except New York, underwritten by: Provident Life and Accident Insurance Company 1 Fountain Square, Chattanooga, TN 37402 Unum Life Insurance Company of America 2211 Congress Street, Portland, ME 04122

In New York, underwritten by:
First Unum Life Insurance Company,
99 Park Avenue, Sixth Floor, New York, NY 10016
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