

ASCIP Unum Provident LTC Insurance Offerings

Long Term Care (LTC) insurance allows employees to protect their savings and other assets in the event they need and qualify for nursing home care or home health care. ASCIP provides Member Districts the opportunity to offer employees voluntary, employee-paid LTC insurance through Unum Provident, an “A” rated vendor. This plan is indemnity-based and features a number of options, allowing Member Districts to customize their LTC plan offerings.

Covered individuals qualify for benefits when they need assistance with two or more activities of daily living or have cognitive impairment. Home care is provided by a professional caregiver through a home health care agency. Employees also have the option to elect a home care benefit which covers informal care by immediate family members, along with community based care.

LTC coverage can be purchased for employees and other family members such as spouses, parents, grandparents and in-laws at competitive group rates.

Eligibility	<ul style="list-style-type: none"> ➤ Active, full-time employees (no upper age limit) and their spouses ➤ Retirees and spouses ➤ Siblings, children, parents and grandparents of employees/retirees or spouses ➤ All applicants who are not employees must be at least 18 years old and not more than 80 years old
Covered Services	<ul style="list-style-type: none"> ➤ Nursing Facility and Residential Care Facility ➤ Home Care Benefit – covers care provided in the home by a Home Care Provider or a Licensed Home Health Care Professional (excluding immediate family members), as well as Adult Day Care and Hospice Care ➤ Optional Home Care Benefit – covers Home and Community Based care as well as informal care by immediate family members ➤ Respite care ➤ Bed reservation
Monthly Benefit Levels	<ul style="list-style-type: none"> ➤ Nursing Facility: Minimum of \$3,000 in \$1,000 increments up to \$8,000 ➤ Residential Care Facility: the greater of 70% of the Nursing Facility amount or an amount equal to the Home Care percentage if higher (75% or 100%). This is not a separate selection. ➤ Home Care: 50%, 75% or 100% of the Nursing Facility Benefit
Benefit Duration	<ul style="list-style-type: none"> ➤ Three years, six years or unlimited
Elimination Period	<ul style="list-style-type: none"> ➤ 90 days
Inflation Protection	<ul style="list-style-type: none"> ➤ Compound Uncapped Inflation
Premiums	<ul style="list-style-type: none"> ➤ Level premium based on age at issue ➤ Standard three year rate guarantee

**See the back of this page for information on the
Social Security Alternative Plans**

The chart above only provides highlights of the benefits offered by ASCIP and are subject to change to be in conformance with benefit provisions required under health care reform legislation (ACA). If there are inconsistencies between this chart and the official plan documents, the plan documents will govern. ASCIP may modify, amend or terminate any of the benefit plans at any time, with or without notice. This chart does not serve as a contract.