

California Judges Association

Lifestyle ProtectionSM Long-Term Care Insurance

Fact Sheet

Purpose of Plan: This plan is designed to provide financial assistance to you for chronic illnesses or disabilities caused by cognitive impairment or the loss of activities of daily living (ADL's): eating, dressing, bathing, transferring and walking, toileting and maintaining continence.

Eligibility: If you are a member of the California Judges Association, active or retired, this plan is available to you and your family: spouse, domestic partner, children, siblings, parents, grandparents and in-laws.

Premiums: The premium is based on the insured's age at the time of issue, and does not increase as your age. See the outline of coverage for the circumstances regarding possible rate increases (paged O-8, "Right to Change Premiums"). Premiums are paid quarterly and are collected from your bank account on or about January 5th, April 5th, July 5th, and October 5th. There are no provisions for individual billing.

Coverage: Coverage is guaranteed renewable for life provided you pay your premium due on time.

Carrier: UNUM Life Insurance Company of America is fully insuring this plan. UNUM is the nation's largest and oldest disability underwriter and is rated A – (Excellent) by A.M. Best's A (Strong) by Fitch & Co., A- (Strong) by Standard & Poors, and A3 (Strong) by Moodys as of June 2010.

Monthly Benefits:

Long-Term Care Facility Benefit (Nursing Home) – You can select a monthly benefit maximum ranging from **\$3,000 to \$6,000** (in increments of \$1,000).

Assisted Living Facility Benefit – The plan pays a benefit equal to 60% of the monthly Nursing Home benefit for care received at an Assisted Living Facility.

Home Care Option – This optional benefit pays 50% of the LTC facility benefit. This option pays for care provided by professionals or information caregivers (even family or friends). This option can be selected anything within three years of the original effective date on a guaranteed issue basis. The cost of this increased coverage is based on the age at the time of increase (attained age).

Lifetime Maximum: This is the maximum amount of total benefit UNUM will pay to an individual covered at the time of disability, no matter the duration of disability. There are three options to choose from:

- 1) A lifetime maximum of 36 times the monthly benefit which provided 3 years of nursing home coverage or 6 years of home care.
- 2) A lifetime maximum of 60 times the monthly benefit which provided 5 years of nursing home coverage or 10 years of home care.
- 3) An unlimited lifetime maximum, whether or not the individual is cared for in a facility or in a home.

Elimination Period: After 60 days of continuous disability, UNUM will begin paying the benefit. The 60-day elimination period applies to the first disability period only, and will not apply to subsequent periods of disability.

Benefit Trigger: The inability to perform 2 or more activities of daily living (ADL's) or cognitive impairment will begin the claims process. Sixty days after the loss of ADL's, benefits will be payable according to the level of care received (nursing home, assisted living facility or home care).

Inflation Protection Option: With this option, an increase equal to 5% of your original benefit will be added to the current monthly benefit, annually on January 1. Both your long term care facility and home care monthly benefits will increase automatically. At the same time, an increase of 5% will be added to the current lifetime maximum benefit.

Both your monthly benefit and lifetime maximum benefit will increase with inflation protection. *The additional premium you pay for this option does not escalate, but remains the same throughout the life of the policy.*

Medical Qualifications: Individual medical underwriting is required for all applicants. Medical underwriting consists of a medical questionnaire, and attending physician's statement, and (depending on the applicant's age) a telephone or onsite assessment. Individuals will either be accepted or rejected based on their medical history. There will be no rides or ratings associated with this policy.

Exclusions: This plan will not pay benefits for losses caused by war, suicide attempts or self-destruction, committing or attempting to commit a felony, alcoholism or substance abuse, care outside the United States, or losses caused by psychological or psychiatric conditions.

This outline of coverage briefly describes the plan available and is not a contract. A complete description will be found in the policy certificate.

For further information, contact:

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Or

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