

OREGON EDUCATORS BENEFIT BOARD (OEGB)

Policy: 148198-002

PLAN HIGHLIGHTS / SCHEDULE OF BENEFITS

Your Long Term Care (LTC) insurance plan is listed below.

Elimination Period: Your plan's elimination period of 90 days is the amount of time you must wait before benefits become payable. This time period can be accumulated over a period of 730 days and needs to be satisfied only once during the life of your plan.

Newly Hired Employees: Once eligible for the plan, you will have 31 days to sign up for Guarantee Issue coverage. Please check with your employer for your effective date.

All Active Employees & Newly Hired Employees: Who enroll after the Guarantee Issue enrollment period or choose benefits over the Guarantee Issue limits will be required to fill out a medical questionnaire.

Medical Underwriting Effective Date: The effective date for those applicants requiring medical underwriting is the later of the Plan Effective Date or the Medical Underwriting Approval Date. *Medical Underwriting means that you must answer all questions on a medical questionnaire. In some cases, an interview may also be necessary.*

Delayed Effective Date: If you are absent from work because you are injured, sick, temporarily laid off or on a leave of absence, your coverage will not begin on your otherwise expected effective date.

Medical Underwriting for Employees and Family: (You will enroll yourself, Spouse/Civil Union Partner, Domestic Partner for Long Term Care coverage on the MyOEGB website. There you will choose your plan options and submit your enrollment request. This is required for enrollment.) As an **Employee**, you are eligible for benefit amounts on a Guarantee Issue basis of up to and including \$6,000 and a Facility Benefit Duration of 3 or 6 years. This does not require completion of the Long Term Care Insurance Application (medical questionnaire) if you apply during your initial eligibility period. If you enroll after your initial eligibility period or if you choose to buy \$7,000, \$8,000, \$9,000 or the Lifetime Duration coverage, you will be required to fill out Unum's Long Term Care The Long Term Care Insurance Application (medical questionnaire) which will be provided on the MyOEGB site as well. You will print off this form and complete it and return it directly to Unum at the address listed on the form. **Employees of Local Government and Special Districts** must also complete the Benefit Election Form, the Long Term care Insurance Application (medical questionnaire) that is provided on the MyOEGB site and must be approved for coverage in order to enroll in the Long Term Care plan. **Applicants of Educational Entities who are not participating in Unum's Long Term Care coverage as of October 1, 2016** must also complete the Benefit Election Form, the Long Term care Insurance Application (medical questionnaire) that is provided on the MyOEGB site and must be approved for coverage in order to enroll in the Long Term Care plan. **Civil Union Partners, Domestic Partners, Spouses** must also complete the Benefit Election Form, the Long Term care Insurance Application (medical questionnaire) that is provided on the MyOEGB site and must be approved for coverage in order to enroll in the Long Term Care plan. **Retirees** and all other **Family Members** must complete the Benefit Election form, the Long Term Care Insurance Application (medical questionnaire) and must be approved for coverage in order to enroll in the Long Term Care plan. **All Medical Questionnaires** must accompany a signed Authorization to Request Medical Information Form #6720-03 located in the enrollment kit.

Benefit Duration	3 Years	6 Years	Lifetime Duration
Facility Benefit Amount In Increments of \$1000	\$2,000 to \$9,000	\$2,000 to \$9,000	\$2,000 to \$9,000
Assisted Living Facility Percent	100%	100%	100%
Professional Home & Community Care	50%	50%	50%
Total Choice Home Care - Option	50%	50%	50%
Inflation Protection - Option	Simple	Simple	Simple

Lifetime Maximum: The Lifetime Maximum is the maximum benefit dollar amount Unum will pay over the life of your coverage. This dollar amount is based on the Facility Benefit Amount and Benefit Duration. *For Example: If you choose \$3,000 Facility Monthly Benefit Amount & 3 Year Duration, your Lifetime Maximum is calculated as follows, \$3,000 per Month X 12 Months X 3 Years = \$108,000 Lifetime Maximum.*

Insurance Age: Insurance Age is used to determine the cost of your coverage. Insurance Age is your age on the plan effective date if you enroll for coverage prior to the plan effective date. If you enroll for coverage on or after the plan effective date, insurance age is your age on the date you sign the enrollment form.

Questions: Please call 1-800-227-4165 with questions regarding your Long Term Care Insurance.