

**BAYLOR UNIVERSITY**  
**PLAN HIGHLIGHTS/SCHEDULE OF BENEFITS**

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

**Elimination Period:** Your plan's Elimination Period of 90 consecutive days is the amount of time you must wait before benefits become payable. This time period must be satisfied only once during the life of your plan.

**Medical Underwriting Effective Date –** The effective date for those applicants passing medical underwriting between the 1<sup>st</sup> and 15<sup>th</sup> of the month is the first of the month following their date of approval. For those approved between the 16<sup>th</sup> and the end of the month, their effective date is the first of the second month following their date of approval.

*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:** You may choose from the plans listed below. Unum's Long Term Care Insurance Application (medical questionnaire) and Unum's Benefit Election Form must be completed and approved in order to enroll in this 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	Unlimited Duration
Nursing Home Facility Benefit Amount <b>In \$1,000 Increments</b>	\$1,000 to \$4,000	\$1,000 to \$4,000	\$1,000 to \$4,000
Assisted Living Facility Percent	60%	60%	60%
Professional Home Care	50%	50%	50%
Total Home Care - <b>Option</b>	50%	50%	50%
Inflation Protection * - <b>Option</b>	Simple Capped	Simple Capped	Simple Capped

*\* If you selected an inflation option, and you terminate that inflation option at a future date, you can purchase the inflated coverage amount at your original age.*

**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 effective date if you enroll for coverage prior to the plan effective date. If you enroll for coverage after the plan effective date, Insurance Age is your age on the date you sign the application for coverage.

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