

OREGON PUBLIC EMPLOYEES' BENEFIT BOARD

Long Term Care Insurance

ENROLLMENT INSTRUCTIONS

(These instructions replace the ones printed in the "How to Enroll" Section of the Enrollment Kit.)

If YOU ARE AN EMPLOYEE:

For guarantee issue limits only (see election form)

1. If you are enrolling in coverage within the guarantee issue limits, complete the **Long Term Care Insurance Benefit Election Form** and send it to your agency payroll/personnel office. Coverage is effective the first of the month following the date your election form is received by the agency. Premiums will be payroll deducted.

For coverage that exceeds the guarantee issue limits or enrollment beyond the initial eligibility period

1. If you are applying for coverage that exceeds the guarantee issue limits:
 - Complete the **Long Term Care Insurance Benefit Election Form** and send it to your agency payroll/personnel office. Payroll deductions will be started for the guarantee issue maximum coverage. This will continue until your request for coverage beyond the guarantee issue has been approved or denied. Note on the Election Form that a Long Term Care Application has been sent to Unum.
 - You must also complete the **Group Long Term Care Insurance Application – Evidence of Insurability** and send it to Unum in the envelope provided. Unum will send you and your agency an approval or denial notice. If approved, coverage will be effective the first of the month following the date of approval. Premiums will be payroll deducted.
2. If you are applying for coverage beyond the initial eligibility period:
 - Complete the Long Term Care Insurance Benefit Election Form and the Group Long Term Care Insurance Application – Evidence of Insurability and send it to Unum in the envelope provided. Send a copy of the Election Form to your agency. Unum will send you and your agency an approval or denial notice. If approved, coverage will be effective the first of the month following the date of approval. Premiums will be payroll deducted.

IF YOU ARE AN EMPLOYEE'S SPOUSE OR DOMESTIC PARTNER:

1. You must complete the **Long Term Care Benefit Election Form** and send it to the employee's agency payroll/personnel office. Note on the Election Form that a Long Term Care Application has been sent to Unum.
2. You must also complete the **Group Long Term Care Insurance Application – Evidence of Insurability** and send it to Unum along with a copy of the Election Form in the envelope provided in this kit. Unum will send you and the employee's agency an approval or denial notice. If approved, coverage will be effective the first of the month following the date of approval. Premiums will be payroll deducted from the employee's paycheck.

ALL OTHER APPLICANTS:

1. This applies to parent/grandparents of the employee or the employee's spouse or domestic partner; adult siblings or adult children of the employee or the employee's spouse or domestic partner; retiree; retiree's spouse or domestic partner.
2. You must complete the **Long Term Care Insurance Benefit Election Form and the Group Long Term Care Insurance Application – Evidence of Insurability** and mail both to Unum in the envelope provided. Unum will send you an approval or denial notice. If approved, coverage will be effective the first of the month following the date of approval. You will be responsible for making premium payments directly to Unum.

If You Need to Complete the Long Term Care Insurance Application Evidence of Insurability

Be sure to provide all of the information requested on the Long Term Care Insurance Application Evidence of Insurability including Height and Weight in Section I. Your thorough completion of the form will enable Unum to process your application as quickly as possible.

If additional information is needed, it will be obtained at Unum's expense and in one or more of the following ways:

1. Directly from the applicant – either by telephone or letter.
2. Attending Physician Statement (APS) – medical records (APS) will be requested by Unum from the applicant's physician if the applicant is age 65 and over or if warranted by the medical history disclosed on the application.
3. Personal Assessment – this is an interview which will be required on all applicants age 70 and over or if warranted by the medical history disclosed on the application. This Service is provided by Integrated Assessment Services Network for Unum. If you would like more information, call Unum's toll free number at 1-800-227-4165 and ask for the Long Term Care Assessment Brochure.

It takes approximately 6-8 weeks for Unum to collect medical information for an applicant. Once this information is received by Unum, a decision will be made within 5 business days.