

Group Long-Term Care Detailed Plan Information



Independent Solutions®
Your solution to Long-Term Care Insurance.



Underwritten by Continental Casualty Company.
Policy Form number: GLTC-3-P-01-SERIES

AG-143543-A (31)



Make it your Choice

Table of Contents

| | |
|--|----|
| Fingerprints. Snowflakes. Spiders webs. People. | 2 |
| Today's decisions | 3 |
| How Group Long-Term Care benefits the younger worker | 4 |
| How Group Long-Term Care benefits the middle age worker . | 5 |
| How Group Long-Term Care benefits the 21st century family . | 6 |
| How Group Long-Term Care benefits the retired | 7 |
| Making the most of your benefits | 8 |
| The costs of long-term care | 8 |
| Understanding long-term care insurance | 8 |
| The right company | 8 |
| The right plan | 9 |
| Coverage that stays with you | 9 |
| Group Long-Term Care standard plan features | 10 |
| ▶ Facility care | 10 |
| (Nursing home care, assisted living, hospice, bed reservation) | |
| ▶ Home based care | 11 |
| (Home hospice, adult day care, caregiver training, home medical technology) | |
| ▶ When can I receive benefits? | 11 |
| ▶ Other standard plan features | 12 |
| (Inflation protection, respite care, alternate plan of care) | |
| Your lifetime maximum benefit | 13 |
| Premiums | 13 |
| Future benefit guarantee | 13 |
| Coordination of benefits | 14 |
| Exclusions | 14 |
| Plans at a glance | 16 |
| Easy enrollment | 18 |
| Rates | 19 |
| Outline of coverage | 23 |



Fingerprints. Snowflakes. Spider webs. People.

What do they have in common? They're all unique.

Think about people. We don't look alike. We don't act alike. And we each have very different needs. So smart companies design products that are flexible enough to suit us all.

The group long-term care insurance described in this booklet – Independent SolutionsSM - offers economical, flexible plans that can be tailored to your particular situation. Many of your family members (spouses, parents and grandparents) are also eligible to apply for this coverage and we have a plan that will work for them as well.

Take a few minutes to learn more about Independent SolutionsSM long-term care insurance and find out what it can mean to you and your future. Long-term care insurance is an important component of a sound financial plan. Read about it. Think about it. Ask questions.

Today's decisions.

If you're like most people, long-term care – and long-term care insurance – probably aren't daily topics of discussion. But what you don't know about long-term care could have a far reaching affect on you and your family. Long-term care insurance helps pay for the care people need when they are unable to take care of themselves. Long-term care is provided in a setting other than the acute care portion of a hospital. This need for care could be the result of an injury from a car or motorcycle accident or due to a chronic illness such as multiple sclerosis. It can range from something as simple as meal preparation to assistance at home with daily activities such as bathing or dressing to skilled care in a nursing home.

Tomorrow's choices.

With Independent SolutionsSM, you have a variety of choices regarding who your caregivers are, what paid care services you wish to receive and where you receive that care. With long-term care insurance, you have much flexibility to live independently at home. Long-term care insurance is a proven, economical way to help protect your income and assets for yourself and your heirs.

Many people presume that long-term care is just for older people in nursing homes. In reality, the scope of long-term care services and facilities is much broader than that. Today, more and more health care services are being delivered right in the home. Advances in technology mean that more people can stay at home to receive the care they need. Other facilities – such as adult day care and assisted living – are also considered long-term care providers.

Younger people can find themselves in need of long-term care as well. Accidents that result in a need for rehabilitation and long-term care services can happen to anyone at anytime. A 30-year old man recovering from an auto accident could require long-term care. Or a young mother who fell on a ski trip. Remember – it's long-term – not permanent care. Many people receive long-term care only to return to full health and productivity.

How Group Long-Term Care benefits the younger worker

Up until last month, Sue was on the go all day long and well into the evening. But now, thanks to a serious illness, she'll need care for at least a year.

When Sue's employer first offered group long-term care insurance, she was skeptical. What did a healthy 37-year-old need with something only old people need to have? Sue already had long-term disability insurance through her employer. But she quickly realized that disability insurance, which is often confused with long-term care insurance, is intended to replace the lost income due to her inability to work. It is used to pay the rent, utility bills and food. It's not meant to pay for long-term care in the home. Sue read the material her employer provided and realized that long-term care meant more than care in nursing homes. It could also include care received at home. And the price was so reasonable, it seemed like a good idea to buy it. Her choice was certainly the right one.

Sue's long-term care coverage paid a portion of the cost to have a caregiver come into her home for six weeks each day to help her bathe and dress. She also needed some help with transferring and toileting.

Through it all, Sue was able to maintain a semblance of normalcy. The long-term care insurance allowed Sue to receive the care she needed – at home. One of Sue's hobbies is horseback riding which she is hoping to return to in the future.





How Group Long-Term Care benefits the middle age worker

At age 46, Don and Elaine Smith started serious financial planning. They'd always saved what they could, but with retirement less than 20 years off, it was time to take action. They maxed out their 401Ks, spent wisely and bought long-term care insurance – something Don had not considered until his company offered a group policy. Don and a financial advisor agreed that the coverage could be an important element in their financial plan.

In the past few years, both Don and Elaine had watched their friends struggle in caring for elderly relatives and parents. The Smith's didn't want to be a burden to their children. And, they didn't want to spend a lifetime's worth of accumulated savings on long-term care. They also discovered that Medicare and medical insurance don't pay as much as they thought.

The decision to purchase long-term care insurance seemed smarter and smarter, especially after Elaine had a stroke. Initially, Elaine had paralysis on her left side, but the doctors all agreed that intense therapy would be needed to get Elaine back on her feet.

Because their home had stairs, she went to live with her mother-in-law when discharged from rehab. Elaine's policy paid for the care provided by the mother-in-law under the Alternate Plan of Care provision. After 6 months, she was able to return home.

Elaine continued to improve and after three years returned to independence.



How Group Long-Term Care benefits the 21st century family

In the past, families stayed put. For the most part, we grew up and lived in the same towns as our parents and grandparents. Today, that kind of continuity is rare. The 21st century family tends to be mobile and can live anywhere in the country – no matter where they grew up. That means that taking care of someone far away is difficult on everyone – the person giving care and the person receiving care.

Mary, age 59, went on claim for treatment of a brain tumor which interfered with the functioning of daily activities of living. She decided to move in with her daughter, Jane, who was a single mother with two small children. Jane tried hard to care for her mother's needs for help with bathing, dressing and mobility. But she was also faced with taking care of her two small children. Eventually, Mary developed cognitive problems. At that point, a CNA Care Coordinator suggested an Adult Day Care Center may be helpful in providing care while Jane was at work. During the seven years Mary was on claim, Jane was able to continue as the main care giver for her mother with the help of Adult Day Care. This allows her to continue to work and care for her children.

How Group Long-Term Care benefits the retired

There are some things you just take for granted. The sun will rise in the east. Taxes are due April 15. And Medicare or Medicaid will be there if you need it.

Well, the sun will rise in the east. Taxes are due April 15. But you can't necessarily rely on the government for your long-term care needs. Federal and state sources combined account for only 37% of the costs of those receiving non-medical long-term care at home or in assisted living. Medicaid pays for care for only 7% of residents in assisted living facilities.¹ And, chances are, you will need long-term care. In fact, over half of all women and about a third of all men who live to be age 65 will spend some time in a nursing home.²

Elizabeth – a retired school teacher – started forgetting simple things. At first, the problems were small – misplaced glasses and keys. But soon, those small, simple things grew into bigger problems. The diagnosis was Alzheimer's Disease. Clearly, Elizabeth could no longer take care of herself – but even though she needed round-the-clock care, she and her husband, Frank, were adamant about her staying at home.

Elizabeth and her husband, Frank, each had purchased group long-term care insurance before he retired. He had read up on Medicare and realized that it didn't offer the protection and security he wanted. Fortunately, long-term care insurance provides Elizabeth with the assistance and care she needs. And their CNA Care Coordinator was able to develop a plan that suited everyone.

At age 71, Elizabeth went on claim. Frank was the main caregiver for several years, but eventually reached a point where he needed time off from his caregiving responsibilities. Elizabeth would not allow anyone into their home and she would not stay at an Adult Day Care Center, which he tried once. When she went on claim, the only interest/activity that she had retained was ballroom dancing. This was something Frank wanted to continue for as long as possible. Elizabeth had taken lessons from the same instructor for eight years and was very comfortable with him. Frank made arrangements for the instructor to pick up Elizabeth once she couldn't drive any longer. He then took her to lunch and to a lesson. Frank also made arrangements for the instructor to take Elizabeth on some errands. This gave Elizabeth a meaningful activity and gave her husband some needed time to himself. Elizabeth's long-term care policy covered this arrangement under the Alternate Plan of Care. Eventually, her cognitive impairment reached the point where she could not be left alone. At this point she began using a home health aide, which is covered under the policy. She now receives 24 hour care which is shared between the aide and Frank.

Having Elizabeth at home meant the world to Frank. And having the benefits from their long-term care coverage meant that Elizabeth received excellent care in their home.

¹Source: U.S. Department of Labor, Report of Advisory Council on Employee Welfare and Pension Benefit Plans, November 2000.

²Source: "Living and Dying" Wall Street Journal, February 21, 2001.

Making the most of your benefits

Today, people evaluate their jobs by more than just salary – work environment and benefits may also be a large factor in your career-making decisions. But are you really making the most of your benefits?

Your company has decided to make available long-term care insurance because it's good for you and it's good for them. Consider this, in 1999 more than 54 million Americans had to act as caregivers for family members or friends.¹ That translates into lots of time off for workers and some missed paychecks. Just imagine how different your life would be if you had to miss work to care for a family member.

The costs of long-term care

Think health care is expensive? Just look at the costs of long-term care.

- ▶ The cost of one year's stay in a nursing home ranges from \$40,000 to \$80,000² and the average cost of a home visit by a nurse is \$100 per day.² Check out the map included in this booklet to find average costs in your state.
- ▶ Costs for care at home as the result of a disability are \$36,000 and up annually.³

Understanding long-term care insurance

Insurance – whether it's health, auto or long-term care – can be difficult to understand. Most of us view it as a necessary evil. To help you better understand long-term care insurance and the coverage we offer, you'll find explanations of the three major elements – Facility Care, Home Based Care and Other Standard Plan Features – all of which are included as standard features with your coverage. Your choices are fully outlined in the Plan Highlights section of this booklet.

The right company.

CNA pioneered long-term care insurance in 1965. No other company offers more experience and depth of knowledge. In fact, we created many of the products and features that are now standard in the industry.

But insurance savvy isn't the only thing we offer – we take care of the human element as well. Our Care Coordinators provide the expertise to help you and your family make the most of your benefits. We work with you, your healthcare providers and family members to help you design a plan that best suits your needs. We can help you find provider discounts and facilities and caregivers that work best for you. Our goal is to let you be as independent as possible and consider home based care first.

If you have any questions about the plans outlined here, call CNA's Customer Service at **1-877-430-5824**. We're always happy to help.

¹ Source: National Family Caregivers Association (2000, Oct.) Caregiver Study 2000, Kensington, MD: Author.

² Source: Americans for Long-Term Care Security, www.cycweb.org/learn.html, 2001.

³ Source: "Long-Term Care Insurance: A Special Guide" from Kiplinger's Retirement Report, June, 1999.

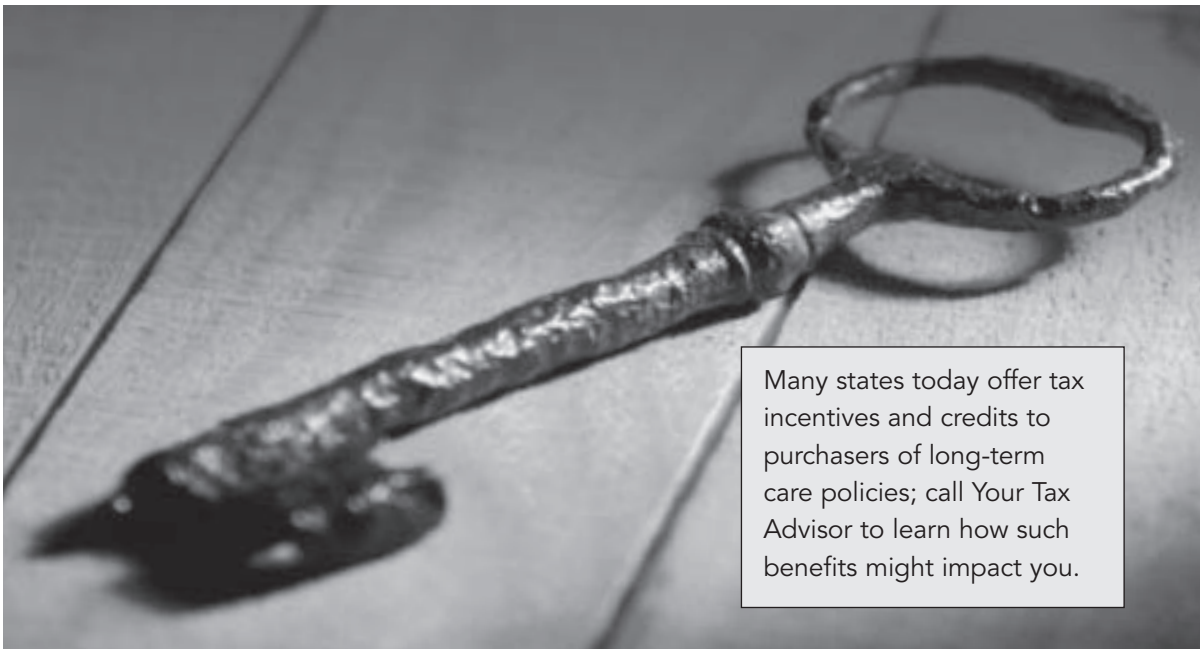
The right plan

If you've ever bought insurance – of any type – before, you know that your cost is based on certain factors. If you're a safe driver, your car insurance is less than someone who is more accident-prone. If you're young and healthy, your life insurance costs are lower than an older person's. Long-term care insurance works on the same principle – the younger you are when you purchase coverage, the less it costs.

For new hires and faculty/staff members being offered coverage for the first time, coverage is guaranteed during the initial enrollment period. You can enroll in the plan during this time regardless of your health status. If you wait to purchase long-term care insurance and your health changes, coverage may not be available to you at any price.

Coverage that stays with you

Even if you change companies or retire, you continue to own your long-term care insurance. The rates and plan design will stay the same. The only thing that changes is your method of payment – instead of having premiums deducted from your paycheck, you will be billed directly.



Group Long-Term Care Standard Plan Features

Facility Care: What's included and what it means to you

You might assume that facility care only refers to nursing homes. But in fact, the Facility Care offered with this plan includes Assisted Living Facilities, Hospice Care and Bed Reservation as well.

▶ **Nursing Home Care**

This long-term care insurance plan pays, after the waiting period, for all levels of nursing homes including skilled, intermediate and custodial.

The older you get, the more likely you will need nursing home care. Sixty-five year olds face a 40% chance of entering a nursing home.³ And women are twice as likely to enter a nursing home as men after age 65.⁴

With private long-term care insurance your long-term care options increase greatly – the scope of care and possible locations for care provided by Medicaid is very limited and you'll be able to choose from the best available facilities in your community.

▶ **Assisted Living**

When 24 hour assistance is needed and staying at home is no longer an option, but a full-fledged nursing home is not right either, an Assisted Living facility could be the answer. Assisted Living facilities let you retain some measure of independence while providing the full-time personal and nursing care you need. The plan pays all or portion of the cost for your long-term care in an assisted living facility.

▶ **Hospice Care**

Hospice care offers relief and support for both the terminally ill and their families. These facilities are often more home-like than hospitals or nursing homes, but do offer medical care and attention.

▶ **Bed Reservation**

Many facilities charge you for your room or bed even if you have to leave for a stay in the hospital or any other reason. Your plan will help cover this charge – paying for the bed when you're not there.

³ Source: Health Insurance Association of America, Guide to Long-Term Care Insurance, 1999.

⁴ Source: Ibid.

Home Based Care

Generally, people feel more comfortable and recuperate more quickly at home, because that's where they'd rather be. For that reason, Home Based Care has become increasingly popular in the last several years. The type of home you have doesn't matter – houses, apartments and retirement communities. Home Based Care covers all or a portion of the costs for:

- ▶ Occupational, physical, respiratory or speech therapy
- ▶ Nursing care performed by a Registered Nurse, Licensed Practical Nurse or Licensed Vocational Nurse
- ▶ Home health aide
- ▶ Personal care or housekeeper services
- ▶ Home delivered meals
- ▶ Nutrition services

Our Home Based Care covers care provided by a home health agency as well as an independent provider – someone who has the proper training and/or licensing (if required by law) to care for you, but does not have a formal affiliation with any home health agency. Independent providers are typically less expensive, yet provide the quality of care you need. This is another example of how our flexible plan can help stretch your benefits dollars.

Home Based Care also includes the following features:

- ▶ **Home Hospice** – provides the same services as facility Hospice Care, only delivered in the home.
- ▶ **Adult Day Care** – provides social and health-related services for adults in a setting other than the home. Allows your caregivers the flexibility to continue working or to have time off during the day.
- ▶ **Caregiver Training for independent providers or family members** – helps pay for the training of an independent provider or unpaid caregiver to care for you at your home. Caregiver training helps deliver quality care to you.
- ▶ **Home Medical Technology** – brings the technology you need to remain independent in your home. Monitoring equipment, home modifications, medication maintenance devices, assisted devices and emergency response systems are all included here. Allows you to remain independent in your own home.

When can I receive benefits?

To be eligible for benefits, you must be unable to perform two of the six activities of daily living (ADLs). The ADLs are bathing, dressing, eating, maintaining continence, transferring and toileting. If a Licensed Healthcare Practitioner certifies that it is expected that you will not be able to perform two ADLs without assistance or supervision for 90 days, you are eligible for long-term care insurance benefits.

You are also eligible if you suffer from a cognitive impairment. This means that you have difficulty in your short- or long-term memory, orientation (current time, your location) and lack reasoning or judgement regarding safety.



Other Standard Plan Features

Your coverage also includes these features:

- ▶ **Inflation Protection** – so that your coverage can keep up with inflation, you'll be given the opportunity to increase the amount of insurance you have from time to time. We give you credit for the time you've been in the plan. So your original premium stays the same and only the additional coverage will be based on your current age.
- ▶ **Respite Care** – if you are receiving care in your home, there will be times when your caregiver needs a break from the caregiving duties. This benefit pays for your care while your normal caregiver is away. Care may be in your home or in a facility. You do not have to satisfy a waiting period to receive this benefit.
- ▶ **Alternate Plan of Care** – allows CNA to consider emerging or non-traditional long-term care services not specifically covered under the policy, as long as the benefits provided are based on a written Alternate Plan of Care which is agreed to and approved by you, your physician and us. Benefits are paid at levels specified in the Alternate Plan of Care and will not exceed your Daily Facility Care Benefit.

Your Lifetime Maximum Benefit

The amount of insurance you decide to purchase – your Lifetime Maximum Benefit – is a pool of money that you draw from when you start receiving care. Our system is extremely flexible and allows your care and choices to change as your needs change. CNA's Care Coordinators, a voluntary, valuable resource available to you, will help you manage your benefits to give you coverage that can last for many years beyond the stated minimum length of time.

Premiums

Your premium is based on the plan you choose and on your age on the effective date of coverage. The younger you are, the lower your premium. The only way your premiums may change is if rates are increased for everyone in your age category with the same plan. Your premiums do not increase just because you grow older and you will never be singled out for a rate increase because of age or health. As long as you pay your premiums, you're covered and we cannot cancel your coverage.

The benefits of purchasing long-term care insurance when you're young can really add up. Many people think they will invest their money and buy LTC insurance when they're older. Just look how much the 40-year old saved, even though he paid for more than twice as many years. And remember, he had complete protection the entire time in case he needed long-term care.

| \$100 Facility Care Benefit | | |
|---|---|----------------------------|
| \$182,500 Lifetime Maximum (Five Year Minimum Benefit) | | |
| Age Entering Plan | Total Years of Premiums Paid (to age 75) | Total Premiums Paid |
| 40 | 35 | \$6,661 |
| 60 | 15 | \$9,633 |

Future Benefit Guarantee

Under the Future Benefit Guarantee, if you stop paying premiums after having coverage for at least three years, your daily benefits stay the same but your lifetime maximum benefit is reduced. Your reduced lifetime maximum benefit equals the total premiums paid or 30 times the Daily Facility Care Benefit, whichever is higher, less any benefits paid.

For specific details regarding this feature, contact CNA's Customer Service area.

Coordination of benefits

Plan benefits will be coordinated with benefits payable for long-term care under any group health plan or any governmental program or government agency program except Medicaid.

Exclusions

Long-Term Care insurance protects against catastrophic losses. Exclusions help keep the cost of the plan affordable. Your plan will not pay for: 1) Long-Term Care resulting from war or an act of war whether declared or undeclared; 2) Long-Term Care for which benefits are payable under Workers' Compensation, the Occupational Disease Act or Law, or to the extent that benefits are payable under a group medical plan, or a group long-term care plan. However, the days on which Long-Term Care is received will count towards satisfying the Waiting Period; 3) Long-Term Care which would be provided without charge in the absence of insurance; 4) Treatment for neurosis, psychoneurosis, psychopathy, psychosis, or mental or emotional disease or disorder which is not of organic origin. Alzheimer's disease and similar dementias are covered, subject to the provisions of the Policy; 5) Long-Term Care received in a facility or section of a facility which operates primarily for the treatment of Substance Abuse; or mental illness; 6) Long-Term Care to the extent that benefits are payable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount.





Plans At A Glance

Plan Features

| | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 |
|---|-----------|-----------|-----------|-----------|-----------|
| The Amount of Insurance You Can Purchase | | | | | |
| Daily Facility Care Benefit Facility Care pays all or a portion of the cost for services in the following facilities: <ul style="list-style-type: none"> ▶ Nursing Homes ▶ Assisted Living Facilities ▶ Hospice Facilities <p>The plan pays the eligible expense* per day, up to daily benefit chosen by you.</p> | \$100 | \$150 | \$200 | \$250 | \$300 |
| Bed Reservation Benefit The plan will pay up to the Daily Facility Care Benefit to hold your bed in a nursing home during your absence. | \$2,100 | \$3,150 | \$4,200 | \$5,250 | \$6,300 |
| Daily Home Based Care Benefit Home Based Care pays all or a portion of the cost for care in the following settings: <ul style="list-style-type: none"> ▶ Your own home ▶ Adult Day Care Facility <p>The plan pays the eligible expense*, up to the option shown in the chart that you select.</p> | \$60 | \$90 | \$120 | \$150 | \$180 |
| Lifetime Maximum Benefit Your Lifetime Maximum Benefit is the amount of insurance you purchase. It is a pool of money you can use in any way to pay for long-term care services. The Lifetime Maximum Benefit is based on the the Daily Facility Care Benefit you select. Your benefits will last the minimum number of 5 years and can last longer depending on the type and frequency of benefits paid. | \$182,500 | \$273,750 | \$365,000 | \$456,250 | \$547,500 |
| Caregiver Training Your plan will pay the actual expense incurred for caregiver training up to the amount stated at the right. | \$180 | \$270 | \$360 | \$450 | \$540 |
| Home Medical Technology This feature pays for the technology you may need to best meet your case needs. Your plan will pay the actual cost for home medical technology, up to the amount stated at the right. | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |

* An eligible expense is the actual expense paid by you, which you are required to pay, for covered service.

Plans At A Glance

Plan Features (continued)

Waiting Period – Long-Term Care insurance protects against catastrophic losses. To make your coverage affordable, you will just need to satisfy a 90 calendar day waiting period before your benefits are paid.

Waiver of Premium – After your waiting period is satisfied, you will not have to pay premiums in order to keep your coverage. Your premiums will be waived while you are receiving benefits. This means you will never have to repay those premiums.

Alternate Plan of Care – allows CNA to consider emerging or non-traditional long-term care services not specifically covered under the policy, as long as the benefits provided are based on a written Alternate Plan of Care which is agreed to and approved by you, your physician and us. Benefits are paid at levels specified in the Alternate Plan of Care and will not exceed your Daily Facility Care Benefit.

Respite Care – This benefit pays for care while the normal family caregiver is away. This benefit pays up to either the Daily Facility Care Benefit or Daily Home Based Care Benefit depending on what benefits are used. You do not have to satisfy a waiting period to receive this benefit.

Future Benefit Guarantee – There may come a time when you decide you no longer want to continue paying premiums. If you stop paying premiums after having coverage for at least three years, the Future Benefit Guarantee keeps your daily benefits the same but reduces your lifetime maximum benefit. Your reduced lifetime maximum benefit equals the total premiums paid or 30 times the Daily Facility Care Benefit, whichever is higher, less any benefits paid.

World Wide Coverage – Reimbursement will be based on a fixed daily cash payment when you receive covered care while living or traveling outside the United States. The reimbursement will equal 60% of the maximum daily benefit shown in your Certificate Schedule, or \$70, whichever is greater. To receive benefits, your expenses must be incurred outside of the United States and you must be certified by a Licensed Health Care Practitioner (as defined by that particular country) as chronically ill and you must have a plan of care. Your benefits will be paid in United States currency.

Inflation Protection Features

Guaranteed Benefit Increase (Standard Feature) – This feature gives you the option of buying increased coverage at routine intervals to allow your coverage to keep up with inflation. Every 3 years, CNA will offer the insured the opportunity to increase your daily maximums and lifetime maximum benefit. Premiums for increased coverage will be based on your attained age on the effective date of the offer. CNA guarantees that the amount of the increase offered will be no less than the equivalent of a compound 5% rated increase. Actively-at-work faculty/staff members and their spouses are guaranteed acceptance regardless if a previous offer is rejected. All others are guaranteed acceptance as long as you continue to accept increase offers. If you decline an offer, CNA will offer future coverage increases, but you must submit evidence of insurability. Once approved, acceptance for future increases is guaranteed until another offer is declined. CNA will offer coverage increases to all insureds regardless of age or claim status.

Lifetime Compound Automatic Benefit Increase (Optional Feature) – With this option, daily and lifetime benefits automatically increase each year while the premiums remain level. The amount of each increase equals 5% compounded annually. The Daily Facility and Home Based Care maximums, as well as the Lifetime Maximum Benefit, all increase. Increases continue, even while on claim, for life unless premium payments stop for any reason except waiver of premium.

Shared Lifetime Maximum Benefit (Optional Feature) – This benefit provides an additional shared pool of benefits to married couples who each purchase identical coverage under the Independent Solutions plan. If either of you need care, you are entitled to any remaining benefits under this shared pool of benefits if you use up your own lifetime maximum benefit.

Easy Enrollment

Faculty/Staff:

Faculty/staff interested in signing up for Group Long-Term Care from CNA can enroll by completing the enclosed enrollment form. If you enroll during the initial enrollment period, you are guaranteed coverage regardless of your health status, as long as you are still actively-at-work when your coverage goes into effect. If you wait, you will have to complete a questionnaire about your health and medical history and meet good health and other underwriting standards to be accepted into the plan.

Spouses and domestic partners¹ of faculty/staff:

Spouses/domestic partners¹ of faculty/staff may apply for coverage by completing the enclosed short form questionnaire. Spouses/domestic partners¹ should consider long-term care coverage whether or not they have a medical condition. Some medical conditions will not necessarily disqualify you for coverage. An affidavit of domestic partnership must be completed to cover your domestic partner for long-term care.

Retirees, spouses/domestic partners¹ of retirees, parents, parents-in-law, grandparents and grandparents-in-law:

You may apply at any time by completing the application and questionnaire in the INFORMATION KIT included with this brochure and return it to CNA in the enclosed envelope.

You must meet good health and other underwriting standards to be accepted into the plan. Please note that not all medical conditions will disqualify you for coverage.

Payment methods:

Faculty/staff and their spouses/domestic partners¹: Once coverage begins, your premiums (and those for your spouse/domestic partner) will be deducted from your paycheck automatically.

Retirees, spouses/domestic partners¹ of retirees, parents, parents-in-law, grandparents and grandparents-in-law: Once coverage begins, you will be direct billed for premiums. Your first bill will be quarterly and at that time you will be given the option of having monthly automatic checking or savings account deductions or direct billing (quarterly, semi-annual or annual billing).

Additional forms and more information

You may obtain additional information on this coverage by calling the CNA toll-free number at **1-877-430-5824**.

Where do you send your enrollment form or application?

Mail all completed forms to CNA in the enclosed postage-paid envelope to CNA Insurance, PO Box 946760, Maitland FL 32794-6760.

Monthly rates

The premiums shown are for payroll deduction and are *monthly* amounts.

Premiums are per person and based on the individual's age on the effective date of coverage.

The actual amount that will be deducted from each paycheck will depend on the frequency of your payroll cycle.

For the faculty/staff with semi-monthly payroll deductions, this rate will be divided in half and deducted from each paycheck.

For the faculty/staff with bi-weekly payroll deductions, this rate will also be divided in half and will be deducted from the first two paychecks received in all months.

Base Plan Only

| AGE | \$100 Benefit | \$150 Benefit | \$200 Benefit | \$250 Benefit | \$300 Benefit |
|-----|---------------|---------------|---------------|---------------|---------------|
| <25 | \$7.77 | \$11.65 | \$15.53 | \$19.41 | \$23.30 |
| 25 | \$8.23 | \$12.35 | \$16.47 | \$20.59 | \$24.70 |
| 26 | \$8.47 | \$12.71 | \$16.95 | \$21.18 | \$25.42 |
| 27 | \$8.76 | \$13.14 | \$17.51 | \$21.89 | \$26.27 |
| 28 | \$9.08 | \$13.62 | \$18.16 | \$22.70 | \$27.23 |
| 29 | \$9.41 | \$14.11 | \$18.82 | \$23.52 | \$28.22 |
| 30 | \$9.75 | \$14.62 | \$19.49 | \$24.37 | \$29.24 |
| 31 | \$10.13 | \$15.20 | \$20.26 | \$25.33 | \$30.40 |
| 32 | \$10.54 | \$15.82 | \$21.09 | \$26.36 | \$31.63 |
| 33 | \$10.99 | \$16.49 | \$21.98 | \$27.48 | \$32.98 |
| 34 | \$11.50 | \$17.26 | \$23.01 | \$28.76 | \$34.51 |
| 35 | \$12.08 | \$18.12 | \$24.16 | \$30.20 | \$36.24 |
| 36 | \$12.72 | \$19.08 | \$25.44 | \$31.80 | \$38.17 |
| 37 | \$13.44 | \$20.15 | \$26.87 | \$33.59 | \$40.31 |
| 38 | \$14.20 | \$21.31 | \$28.41 | \$35.51 | \$42.61 |
| 39 | \$15.02 | \$22.54 | \$30.05 | \$37.56 | \$45.07 |
| 40 | \$15.87 | \$23.80 | \$31.73 | \$39.67 | \$47.60 |
| 41 | \$16.78 | \$25.17 | \$33.56 | \$41.95 | \$50.34 |
| 42 | \$17.74 | \$26.62 | \$35.49 | \$44.36 | \$53.23 |
| 43 | \$18.80 | \$28.20 | \$37.60 | \$46.99 | \$56.39 |
| 44 | \$19.93 | \$29.89 | \$39.85 | \$49.82 | \$59.78 |
| 45 | \$21.18 | \$31.76 | \$42.35 | \$52.94 | \$63.53 |
| 46 | \$22.54 | \$33.81 | \$45.08 | \$56.35 | \$67.62 |
| 47 | \$24.00 | \$36.00 | \$48.00 | \$60.00 | \$72.00 |
| 48 | \$25.49 | \$38.24 | \$50.98 | \$63.73 | \$76.47 |
| 49 | \$26.96 | \$40.44 | \$53.92 | \$67.40 | \$80.88 |
| 50 | \$28.42 | \$42.64 | \$56.85 | \$71.06 | \$85.27 |
| 51 | \$29.99 | \$44.98 | \$59.98 | \$74.97 | \$89.97 |
| 52 | \$31.66 | \$47.49 | \$63.31 | \$79.14 | \$94.97 |
| 53 | \$33.53 | \$50.29 | \$67.05 | \$83.82 | \$100.58 |
| 54 | \$35.70 | \$53.55 | \$71.40 | \$89.25 | \$107.10 |
| 55 | \$38.14 | \$57.21 | \$76.28 | \$95.36 | \$114.43 |
| 56 | \$40.97 | \$61.46 | \$81.95 | \$102.43 | \$122.92 |
| 57 | \$44.24 | \$66.36 | \$88.48 | \$110.59 | \$132.71 |
| 58 | \$47.53 | \$71.30 | \$95.06 | \$118.83 | \$142.59 |
| 59 | \$50.56 | \$75.85 | \$101.13 | \$126.41 | \$151.69 |
| 60 | \$53.53 | \$80.29 | \$107.06 | \$133.82 | \$160.59 |
| 61 | \$56.75 | \$85.13 | \$113.51 | \$141.88 | \$170.26 |
| 62 | \$60.38 | \$90.57 | \$120.76 | \$150.96 | \$181.15 |
| 63 | \$64.76 | \$97.15 | \$129.53 | \$161.91 | \$194.29 |
| 64 | \$70.01 | \$105.01 | \$140.02 | \$175.02 | \$210.03 |
| 65 | \$76.42 | \$114.63 | \$152.84 | \$191.05 | \$229.26 |
| 66 | \$84.30 | \$126.45 | \$168.60 | \$210.75 | \$252.91 |
| 67 | \$93.76 | \$140.64 | \$187.52 | \$234.40 | \$281.28 |
| 68 | \$104.86 | \$157.28 | \$209.71 | \$262.14 | \$314.57 |
| 69 | \$117.48 | \$176.23 | \$234.97 | \$293.71 | \$352.45 |
| 70 | \$131.28 | \$196.92 | \$262.56 | \$328.20 | \$393.84 |
| 71 | \$146.18 | \$219.27 | \$292.36 | \$365.46 | \$438.55 |
| 72 | \$162.04 | \$243.07 | \$324.09 | \$405.11 | \$486.13 |
| 73 | \$178.90 | \$268.34 | \$357.79 | \$447.24 | \$536.69 |
| 74 | \$196.25 | \$294.37 | \$392.49 | \$490.62 | \$588.74 |
| 75 | \$214.10 | \$321.15 | \$428.21 | \$535.26 | \$642.31 |
| 76 | \$232.55 | \$348.82 | \$465.09 | \$581.37 | \$697.64 |
| 77 | \$251.01 | \$376.51 | \$502.02 | \$627.52 | \$753.02 |
| 78 | \$270.37 | \$405.56 | \$540.75 | \$675.93 | \$811.12 |
| 79 | \$290.57 | \$435.86 | \$581.15 | \$726.43 | \$871.72 |
| 80 | \$311.92 | \$467.87 | \$623.83 | \$779.79 | \$935.75 |
| 81 | \$333.60 | \$500.39 | \$667.19 | \$833.99 | \$1,000.79 |
| 82 | \$356.03 | \$534.04 | \$712.05 | \$890.07 | \$1,068.08 |
| 83 | \$378.68 | \$568.02 | \$757.35 | \$946.69 | \$1,136.03 |
| 84 | \$400.96 | \$601.44 | \$801.92 | \$1,002.41 | \$1,202.89 |
| 85 | \$423.40 | \$635.10 | \$846.80 | \$1,058.50 | \$1,270.20 |
| 86 | \$445.41 | \$668.12 | \$890.82 | \$1,113.53 | \$1,336.23 |
| 87 | \$466.78 | \$700.18 | \$933.57 | \$1,166.96 | \$1,400.35 |
| 88 | \$487.46 | \$731.20 | \$974.93 | \$1,218.66 | \$1,462.39 |
| 89 | \$508.82 | \$763.23 | \$1,017.64 | \$1,272.05 | \$1,526.46 |
| 90 | \$530.25 | \$795.38 | \$1,060.51 | \$1,325.63 | \$1,590.76 |

Base Plan With Shared Lifetime Maximum

Monthly rates

The premiums shown are for payroll deduction and are *monthly* amounts.

Premiums are per person and based on the individual's age on the effective date of coverage.

The actual amount that will be deducted from each paycheck will depend on the frequency of your payroll cycle.

For the faculty/staff with semi-monthly payroll deductions, this rate will be divided in half and deducted from each paycheck.

For the faculty/staff with bi-weekly payroll deductions, this rate will also be divided in half and will be deducted from the first two paychecks received in all months.

| AGE | \$100 Benefit | \$150 Benefit | \$200 Benefit | \$250 Benefit | \$300 Benefit |
|-----|---------------|---------------|---------------|---------------|---------------|
| <25 | \$8.36 | \$12.54 | \$16.73 | \$20.91 | \$25.09 |
| 25 | \$8.89 | \$13.34 | \$17.79 | \$22.23 | \$26.68 |
| 26 | \$9.16 | \$13.74 | \$18.32 | \$22.90 | \$27.48 |
| 27 | \$9.48 | \$14.23 | \$18.97 | \$23.71 | \$28.45 |
| 28 | \$9.85 | \$14.77 | \$19.70 | \$24.62 | \$29.55 |
| 29 | \$10.22 | \$15.33 | \$20.43 | \$25.54 | \$30.65 |
| 30 | \$10.61 | \$15.91 | \$21.21 | \$26.51 | \$31.82 |
| 31 | \$11.05 | \$16.58 | \$22.11 | \$27.64 | \$33.16 |
| 32 | \$11.53 | \$17.29 | \$23.05 | \$28.81 | \$34.58 |
| 33 | \$12.04 | \$18.05 | \$24.07 | \$30.09 | \$36.11 |
| 34 | \$12.62 | \$18.93 | \$25.24 | \$31.55 | \$37.86 |
| 35 | \$13.28 | \$19.92 | \$26.55 | \$33.19 | \$39.83 |
| 36 | \$14.01 | \$21.01 | \$28.01 | \$35.02 | \$42.02 |
| 37 | \$14.82 | \$22.23 | \$29.64 | \$37.05 | \$44.46 |
| 38 | \$15.70 | \$23.54 | \$31.39 | \$39.24 | \$47.09 |
| 39 | \$16.62 | \$24.93 | \$33.23 | \$41.54 | \$49.85 |
| 40 | \$17.58 | \$26.37 | \$35.16 | \$43.95 | \$52.74 |
| 41 | \$18.61 | \$27.91 | \$37.22 | \$46.52 | \$55.83 |
| 42 | \$19.70 | \$29.54 | \$39.39 | \$49.24 | \$59.09 |
| 43 | \$20.90 | \$31.35 | \$41.81 | \$52.26 | \$62.71 |
| 44 | \$22.18 | \$33.27 | \$44.36 | \$55.45 | \$66.53 |
| 45 | \$23.59 | \$35.39 | \$47.18 | \$58.98 | \$70.77 |
| 46 | \$25.13 | \$37.70 | \$50.26 | \$62.83 | \$75.39 |
| 47 | \$26.79 | \$40.18 | \$53.57 | \$66.96 | \$80.36 |
| 48 | \$28.45 | \$42.67 | \$56.90 | \$71.12 | \$85.34 |
| 49 | \$30.11 | \$45.17 | \$60.23 | \$75.29 | \$90.34 |
| 50 | \$31.75 | \$47.62 | \$63.50 | \$79.37 | \$95.25 |
| 51 | \$33.50 | \$50.25 | \$67.00 | \$83.75 | \$100.49 |
| 52 | \$35.36 | \$53.04 | \$70.72 | \$88.40 | \$106.08 |
| 53 | \$37.45 | \$56.17 | \$74.90 | \$93.62 | \$112.35 |
| 54 | \$39.88 | \$59.81 | \$79.75 | \$99.69 | \$119.63 |
| 55 | \$42.60 | \$63.91 | \$85.21 | \$106.51 | \$127.81 |
| 56 | \$45.81 | \$68.71 | \$91.62 | \$114.52 | \$137.42 |
| 57 | \$49.50 | \$74.25 | \$99.00 | \$123.76 | \$148.51 |
| 58 | \$53.28 | \$79.92 | \$106.56 | \$133.20 | \$159.84 |
| 59 | \$56.78 | \$85.18 | \$113.57 | \$141.96 | \$170.35 |
| 60 | \$60.27 | \$90.41 | \$120.55 | \$150.68 | \$180.82 |
| 61 | \$64.02 | \$96.03 | \$128.04 | \$160.05 | \$192.06 |
| 62 | \$68.29 | \$102.44 | \$136.58 | \$170.73 | \$204.88 |
| 63 | \$73.44 | \$110.16 | \$146.88 | \$183.60 | \$220.33 |
| 64 | \$79.60 | \$119.40 | \$159.20 | \$199.00 | \$238.80 |
| 65 | \$87.12 | \$130.68 | \$174.24 | \$217.79 | \$261.35 |
| 66 | \$96.27 | \$144.41 | \$192.55 | \$240.68 | \$288.82 |
| 67 | \$107.26 | \$160.89 | \$214.52 | \$268.15 | \$321.78 |
| 68 | \$120.17 | \$180.25 | \$240.33 | \$300.41 | \$360.50 |
| 69 | \$134.87 | \$202.31 | \$269.74 | \$337.18 | \$404.61 |
| 70 | \$150.97 | \$226.46 | \$301.94 | \$377.43 | \$452.91 |
| 71 | \$168.26 | \$252.38 | \$336.51 | \$420.64 | \$504.77 |
| 72 | \$186.84 | \$280.26 | \$373.67 | \$467.09 | \$560.51 |
| 73 | \$206.45 | \$309.67 | \$412.89 | \$516.12 | \$619.34 |
| 74 | \$226.67 | \$340.00 | \$453.33 | \$566.66 | \$680.00 |
| 75 | \$247.50 | \$371.25 | \$495.01 | \$618.76 | \$742.51 |
| 76 | \$269.29 | \$403.93 | \$538.58 | \$673.22 | \$807.87 |
| 77 | \$290.92 | \$436.38 | \$581.84 | \$727.29 | \$872.75 |
| 78 | \$313.63 | \$470.45 | \$627.27 | \$784.08 | \$940.90 |
| 79 | \$337.36 | \$506.03 | \$674.71 | \$843.39 | \$1,012.07 |
| 80 | \$362.45 | \$543.67 | \$724.89 | \$906.12 | \$1,087.34 |
| 81 | \$387.64 | \$581.46 | \$775.27 | \$969.09 | \$1,162.91 |
| 82 | \$414.06 | \$621.09 | \$828.12 | \$1,035.15 | \$1,242.18 |
| 83 | \$440.78 | \$661.17 | \$881.56 | \$1,101.95 | \$1,322.34 |
| 84 | \$466.72 | \$700.08 | \$933.44 | \$1,166.80 | \$1,400.16 |
| 85 | \$493.26 | \$739.89 | \$986.52 | \$1,233.15 | \$1,479.78 |
| 86 | \$518.90 | \$778.36 | \$1,037.81 | \$1,297.26 | \$1,556.71 |
| 87 | \$544.27 | \$816.41 | \$1,088.54 | \$1,360.68 | \$1,632.81 |
| 88 | \$568.87 | \$853.31 | \$1,137.74 | \$1,422.18 | \$1,706.61 |
| 89 | \$593.79 | \$890.69 | \$1,187.58 | \$1,484.48 | \$1,781.37 |
| 90 | \$618.81 | \$928.21 | \$1,237.61 | \$1,547.02 | \$1,856.42 |

**Base Plan WITH Lifetime Automatic Benefit
Increase Option**

Monthly rates

The premiums shown are for payroll deduction and are *monthly* amounts.

Premiums are per person and based on the individual's age on the effective date of coverage.

The actual amount that will be deducted from each paycheck will depend on the frequency of your payroll cycle.

For the faculty/staff with semi-monthly payroll deductions, this rate will be divided in half and deducted from each paycheck.

For the faculty/staff with bi-weekly payroll deductions, this rate will also be divided in half and will be deducted from the first two paychecks received in all months.

| AGE | \$100 Benefit | \$150 Benefit | \$200 Benefit | \$250 Benefit | \$300 Benefit |
|-----|------------------|------------------|------------------|------------------|------------------|
| <25 | \$51.08 | \$76.62 | \$102.16 | \$127.70 | \$153.23 |
| 25 | \$52.50 | \$78.75 | \$105.01 | \$131.26 | \$157.51 |
| 26 | \$53.57 | \$80.35 | \$107.13 | \$133.91 | \$160.70 |
| 27 | \$54.98 | \$82.47 | \$109.95 | \$137.44 | \$164.93 |
| 28 | \$56.75 | \$85.12 | \$113.49 | \$141.87 | \$170.24 |
| 29 | \$58.73 | \$88.09 | \$117.45 | \$146.82 | \$176.18 |
| 30 | \$60.87 | \$91.31 | \$121.75 | \$152.18 | \$182.62 |
| 31 | \$63.39 | \$95.08 | \$126.77 | \$158.47 | \$190.16 |
| 32 | \$66.08 | \$99.12 | \$132.16 | \$165.20 | \$198.25 |
| 33 | \$68.98 | \$103.46 | \$137.95 | \$172.44 | \$206.93 |
| 34 | \$72.16 | \$108.23 | \$144.31 | \$180.39 | \$216.47 |
| 35 | \$75.57 | \$113.35 | \$151.14 | \$188.92 | \$226.70 |
| 36 | \$79.08 | \$118.62 | \$158.16 | \$197.70 | \$237.24 |
| 37 | \$82.64 | \$123.96 | \$165.29 | \$206.61 | \$247.93 |
| 38 | \$86.07 | \$129.10 | \$172.13 | \$215.16 | \$258.20 |
| 39 | \$89.29 | \$133.93 | \$178.58 | \$223.22 | \$267.87 |
| 40 | \$92.16 | \$138.23 | \$184.31 | \$230.39 | \$276.47 |
| 41 | \$94.95 | \$142.42 | \$189.89 | \$237.36 | \$284.84 |
| 42 | \$97.55 | \$146.33 | \$195.11 | \$243.89 | \$292.66 |
| 43 | \$100.21 | \$150.31 | \$200.42 | \$250.52 | \$300.63 |
| 44 | \$102.84 | \$154.26 | \$205.68 | \$257.10 | \$308.52 |
| 45 | \$105.76 | \$158.63 | \$211.51 | \$264.39 | \$317.27 |
| 46 | \$108.91 | \$163.36 | \$217.82 | \$272.27 | \$326.73 |
| 47 | \$112.35 | \$168.53 | \$224.70 | \$280.88 | \$337.05 |
| 48 | \$115.58 | \$173.36 | \$231.15 | \$288.94 | \$346.73 |
| 49 | \$118.19 | \$177.29 | \$236.39 | \$295.48 | \$354.58 |
| 50 | \$120.32 | \$180.48 | \$240.64 | \$300.79 | \$360.95 |
| 51 | \$122.42 | \$183.62 | \$244.83 | \$306.04 | \$367.25 |
| 52 | \$124.47 | \$186.71 | \$248.95 | \$311.19 | \$373.42 |
| 53 | \$126.90 | \$190.35 | \$253.80 | \$317.25 | \$380.70 |
| 54 | \$130.01 | \$195.02 | \$260.03 | \$325.03 | \$390.04 |
| 55 | \$133.65 | \$200.48 | \$267.30 | \$334.13 | \$400.95 |
| 56 | \$138.20 | \$207.30 | \$276.41 | \$345.51 | \$414.61 |
| 57 | \$143.77 | \$215.66 | \$287.55 | \$359.43 | \$431.32 |
| 58 | \$149.05 | \$223.58 | \$298.11 | \$372.64 | \$447.16 |
| 59 | \$153.11 | \$229.66 | \$306.22 | \$382.77 | \$459.33 |
| 60 | \$156.63 | \$234.94 | \$313.25 | \$391.57 | \$469.88 |
| 61 | \$160.61 | \$240.92 | \$321.23 | \$401.53 | \$481.84 |
| 62 | \$165.33 | \$247.99 | \$330.65 | \$413.32 | \$495.98 |
| 63 | \$171.62 | \$257.44 | \$343.25 | \$429.06 | \$514.87 |
| 64 | \$179.50 | \$269.25 | \$359.00 | \$448.75 | \$538.50 |
| 65 | \$189.60 | \$284.39 | \$379.19 | \$473.99 | \$568.79 |
| 66 | \$202.24 | \$303.36 | \$404.48 | \$505.60 | \$606.72 |
| 67 | \$217.24 | \$325.86 | \$434.48 | \$543.10 | \$651.71 |
| 68 | \$234.46 | \$351.69 | \$468.92 | \$586.15 | \$703.38 |
| 69 | \$253.18 | \$379.77 | \$506.35 | \$632.94 | \$759.53 |
| 70 | \$272.53 | \$408.80 | \$545.07 | \$681.34 | \$817.60 |
| 71 | \$292.22 | \$438.33 | \$584.44 | \$730.55 | \$876.65 |
| 72 | \$311.94 | \$467.90 | \$623.87 | \$779.84 | \$935.81 |
| 73 | \$331.85 | \$497.78 | \$663.71 | \$829.63 | \$995.56 |
| 74 | \$350.89 | \$526.33 | \$701.78 | \$877.22 | \$1,052.67 |
| 75 | \$369.76 | \$554.63 | \$739.51 | \$924.39 | \$1,109.27 |
| 76 | \$388.35 | \$582.53 | \$776.71 | \$970.88 | \$1,165.06 |
| 77 | \$406.63 | \$609.95 | \$813.26 | \$1,016.58 | \$1,219.90 |
| 78 | \$426.38 | \$639.57 | \$852.76 | \$1,065.95 | \$1,279.14 |
| 79 | \$448.06 | \$672.10 | \$896.13 | \$1,120.16 | \$1,344.19 |
| 80 | \$471.93 | \$707.89 | \$943.86 | \$1,179.82 | \$1,415.79 |
| 81 | \$496.39 | \$744.58 | \$992.78 | \$1,240.97 | \$1,489.17 |
| 82 | \$522.65 | \$783.97 | \$1,045.30 | \$1,306.62 | \$1,567.94 |
| 83 | \$549.08 | \$823.62 | \$1,098.16 | \$1,372.71 | \$1,647.25 |
| 84 | \$574.58 | \$861.87 | \$1,149.16 | \$1,436.45 | \$1,723.74 |
| 85 | \$599.53 | \$899.30 | \$1,199.07 | \$1,498.84 | \$1,798.60 |
| 86 | \$622.68 | \$934.03 | \$1,245.37 | \$1,556.71 | \$1,868.05 |
| 87 | \$642.76 | \$964.14 | \$1,285.53 | \$1,606.91 | \$1,928.29 |
| 88 | \$660.03 | \$990.04 | \$1,320.05 | \$1,650.07 | \$1,980.08 |
| 89 | \$677.24 | \$1,015.86 | \$1,354.47 | \$1,693.09 | \$2,031.71 |
| 90 | \$693.57 | \$1,040.36 | \$1,387.14 | \$1,733.93 | \$2,080.72 |

**Base Plan WITH Lifetime Automatic Benefit Increase
Option and Shared Lifetime Maximum**

Monthly rates

The premiums shown are for payroll deduction and are *monthly* amounts.

Premiums are per person and based on the individual's age on the effective date of coverage.

The actual amount that will be deducted from each paycheck will depend on the frequency of your payroll cycle.

For the faculty/staff with semi-monthly payroll deductions, this rate will be divided in half and deducted from each paycheck.

For the faculty/staff with bi-weekly payroll deductions, this rate will also be divided in half and will be deducted from the first two paychecks received in all months.

| AGE | \$100 Benefit | \$150 Benefit | \$200 Benefit | \$250 Benefit | \$300 Benefit |
|-----|------------------|------------------|------------------|------------------|------------------|
| <25 | \$55.01 | \$82.52 | \$110.02 | \$137.53 | \$165.03 |
| 25 | \$56.70 | \$85.05 | \$113.41 | \$141.76 | \$170.11 |
| 26 | \$57.90 | \$86.86 | \$115.81 | \$144.76 | \$173.71 |
| 27 | \$59.54 | \$89.31 | \$119.08 | \$148.85 | \$178.62 |
| 28 | \$61.57 | \$92.36 | \$123.14 | \$153.93 | \$184.71 |
| 29 | \$63.78 | \$95.66 | \$127.55 | \$159.44 | \$191.33 |
| 30 | \$66.23 | \$99.34 | \$132.46 | \$165.57 | \$198.69 |
| 31 | \$69.16 | \$103.73 | \$138.31 | \$172.89 | \$207.47 |
| 32 | \$72.23 | \$108.34 | \$144.46 | \$180.57 | \$216.68 |
| 33 | \$75.53 | \$113.29 | \$151.06 | \$188.82 | \$226.58 |
| 34 | \$79.16 | \$118.73 | \$158.31 | \$197.89 | \$237.47 |
| 35 | \$83.05 | \$124.57 | \$166.10 | \$207.62 | \$249.15 |
| 36 | \$87.07 | \$130.60 | \$174.13 | \$217.66 | \$261.20 |
| 37 | \$91.16 | \$136.73 | \$182.31 | \$227.89 | \$273.47 |
| 38 | \$95.10 | \$142.65 | \$190.20 | \$237.76 | \$285.31 |
| 39 | \$98.75 | \$148.13 | \$197.51 | \$246.88 | \$296.26 |
| 40 | \$102.11 | \$153.16 | \$204.22 | \$255.27 | \$306.33 |
| 41 | \$105.29 | \$157.94 | \$210.59 | \$263.24 | \$315.88 |
| 42 | \$108.29 | \$162.43 | \$216.57 | \$270.71 | \$324.86 |
| 43 | \$111.43 | \$167.15 | \$222.87 | \$278.58 | \$334.30 |
| 44 | \$114.46 | \$171.69 | \$228.92 | \$286.15 | \$343.39 |
| 45 | \$117.81 | \$176.72 | \$235.62 | \$294.53 | \$353.43 |
| 46 | \$121.43 | \$182.15 | \$242.87 | \$303.58 | \$364.30 |
| 47 | \$125.38 | \$188.07 | \$250.77 | \$313.46 | \$376.15 |
| 48 | \$128.98 | \$193.47 | \$257.97 | \$322.46 | \$386.95 |
| 49 | \$132.02 | \$198.03 | \$264.04 | \$330.06 | \$396.07 |
| 50 | \$134.40 | \$201.59 | \$268.79 | \$335.99 | \$403.19 |
| 51 | \$136.74 | \$205.11 | \$273.48 | \$341.85 | \$410.22 |
| 52 | \$139.04 | \$208.56 | \$278.08 | \$347.60 | \$417.12 |
| 53 | \$141.75 | \$212.62 | \$283.50 | \$354.37 | \$425.24 |
| 54 | \$145.22 | \$217.84 | \$290.45 | \$363.06 | \$435.67 |
| 55 | \$149.29 | \$223.93 | \$298.57 | \$373.22 | \$447.86 |
| 56 | \$154.51 | \$231.77 | \$309.02 | \$386.28 | \$463.53 |
| 57 | \$160.88 | \$241.32 | \$321.76 | \$402.21 | \$482.65 |
| 58 | \$167.09 | \$250.64 | \$334.18 | \$417.73 | \$501.27 |
| 59 | \$171.94 | \$257.91 | \$343.88 | \$429.85 | \$515.82 |
| 60 | \$176.36 | \$264.54 | \$352.72 | \$440.90 | \$529.08 |
| 61 | \$181.17 | \$271.76 | \$362.34 | \$452.93 | \$543.52 |
| 62 | \$186.98 | \$280.48 | \$373.97 | \$467.46 | \$560.95 |
| 63 | \$194.62 | \$291.93 | \$389.24 | \$486.55 | \$583.86 |
| 64 | \$204.09 | \$306.14 | \$408.19 | \$510.23 | \$612.28 |
| 65 | \$216.14 | \$324.21 | \$432.28 | \$540.35 | \$648.42 |
| 66 | \$230.96 | \$346.44 | \$461.92 | \$577.39 | \$692.87 |
| 67 | \$248.52 | \$372.78 | \$497.04 | \$621.30 | \$745.56 |
| 68 | \$268.69 | \$403.04 | \$537.38 | \$671.73 | \$806.07 |
| 69 | \$290.65 | \$435.97 | \$581.29 | \$726.62 | \$871.94 |
| 70 | \$313.41 | \$470.12 | \$626.83 | \$783.54 | \$940.24 |
| 71 | \$336.34 | \$504.51 | \$672.69 | \$840.86 | \$1,009.03 |
| 72 | \$359.66 | \$539.49 | \$719.32 | \$899.16 | \$1,078.99 |
| 73 | \$382.96 | \$574.44 | \$765.92 | \$957.40 | \$1,148.88 |
| 74 | \$405.28 | \$607.92 | \$810.56 | \$1,013.19 | \$1,215.83 |
| 75 | \$427.44 | \$641.16 | \$854.88 | \$1,068.59 | \$1,282.31 |
| 76 | \$449.71 | \$674.57 | \$899.43 | \$1,124.28 | \$1,349.14 |
| 77 | \$471.29 | \$706.93 | \$942.57 | \$1,178.22 | \$1,413.86 |
| 78 | \$494.60 | \$741.90 | \$989.20 | \$1,236.50 | \$1,483.80 |
| 79 | \$520.20 | \$780.31 | \$1,040.41 | \$1,300.51 | \$1,560.61 |
| 80 | \$548.38 | \$822.57 | \$1,096.76 | \$1,370.95 | \$1,645.14 |
| 81 | \$576.80 | \$865.21 | \$1,153.61 | \$1,442.01 | \$1,730.41 |
| 82 | \$607.84 | \$911.76 | \$1,215.68 | \$1,519.60 | \$1,823.52 |
| 83 | \$639.13 | \$958.70 | \$1,278.26 | \$1,597.83 | \$1,917.40 |
| 84 | \$668.81 | \$1,003.22 | \$1,337.62 | \$1,672.03 | \$2,006.43 |
| 85 | \$698.46 | \$1,047.69 | \$1,396.92 | \$1,746.14 | \$2,095.37 |
| 86 | \$725.43 | \$1,088.14 | \$1,450.85 | \$1,813.57 | \$2,176.28 |
| 87 | \$749.46 | \$1,124.19 | \$1,498.92 | \$1,873.65 | \$2,248.38 |
| 88 | \$770.25 | \$1,155.38 | \$1,540.50 | \$1,925.63 | \$2,310.76 |
| 89 | \$790.34 | \$1,185.50 | \$1,580.67 | \$1,975.84 | \$2,371.01 |
| 90 | \$809.40 | \$1,214.10 | \$1,618.80 | \$2,023.50 | \$2,428.20 |

Continental Casualty Company



333 South Wabash Avenue
Chicago, Illinois 60604

A Stock Company

Continental Casualty Company
Group Long-Term Care
333 South Wabash Avenue
Chicago, IL 60604
1-(877)-430-5824

LONG-TERM CARE INSURANCE

OUTLINE OF COVERAGE

Policy: 9571-IS

THIS OUTLINE OF COVERAGE IS A QUALIFIED LONG-TERM CARE INSURANCE PLAN UNDER THE FEDERAL TAX CODE

In this outline of coverage the Continental Casualty Company is referred to as “We,” “Our” or “Us.” The insured is referred to as “You” or “Your.”

THE POLICY IS NOT APPROVED UNDER THE NEW YORK STATE PARTNERSHIP FOR LONG-TERM CARE.

Caution: If You complete an application to obtain this coverage, please be advised that issuance of coverage is based upon Your responses to the questions in that application. If Your answers are incorrect or untrue, We have the right to deny benefits or rescind Your coverage.

If Your age has been misstated, the benefit will be in an amount that the premiums paid would have purchased at Your true age. If coverage would not have been issued, We will refund the premium paid.

A copy of the application or the enrollment form, as applicable, is attached to Your certificate. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Us at Continental Casualty Company, Group Long-Term Care, 333 South Wabash Ave, Chicago, IL 60604.

Notice to Buyer: The Policy may not cover all the costs associated with Long-Term Care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all Policy limitations.

1. **TYPE OF POLICY.** The policy is a group policy issued to the University of Rochester in the state of New York.
2. **PURPOSE OF OUTLINE OF COVERAGE.** This outline of coverage provides a very brief description of the important features of Your coverage. You should compare this outline of coverage to outlines of coverage for other policies available to You. This is not the insurance contract but only a summary of coverage. Only the actual policy provisions will control. The policy itself sets forth in detail both Your rights and obligations and Ours. It is therefore important that You **READ YOUR CERTIFICATE CAREFULLY!**
3. **FEDERAL TAX CONSEQUENCES.** This Policy is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

4. **TERMS UNDER WHICH YOUR COVERAGE MAY BE CONTINUED IN FORCE OR DISCONTINUED.**

RENEWABILITY. THE CERTIFICATE IS GUARANTEED RENEWABLE. This means You have the right, subject to the terms of the Certificate, to continue the Certificate as long as You pay Your premiums on time. Continental Casualty Company cannot change any of the terms of the Certificate on its own, except that in the future, IT MAY INCREASE THE PREMIUM YOU PAY.

NON-RENEWAL. The holder may elect not to renew the policy at any time by written notice to Us. We guarantee to renew the policy at the end of each renewal period unless the holder fails without good and sufficient cause to duly perform in good faith any obligation pertaining to the policy, or the number of persons insured under the policy is less than We require. Coverage may be continued as provided below if the policy is not renewed.

CONTINUATION OF COVERAGE. You become eligible to elect continuation of coverage on the date Your coverage under the group policy terminates. Coverage will be continued with the same benefits and provisions as You had prior to termination. If You elect continuation of coverage, Your coverage is effective as of the date Your coverage under the group policy terminates. You may not continue coverage if termination is due to nonpayment of premium or to the lifetime maximum benefit being reached.

WAIVER OF PREMIUM. We will waive premiums starting with the first premium due after You complete the Waiting Period. We will continue to waive premiums until the first of the month following the end of the Plan of Care.

5. **TERMS UNDER WHICH WE MAY CHANGE PREMIUMS.** Your premium is based on Your age on Your coverage effective date. Your premium will not increase as You grow older. It will remain the same unless the rates are increased for everyone in Your age group; You cannot be singled out for a rate increase for any reason.

6. **TERMS UNDER WHICH THE CERTIFICATE MAY BE RETURNED AND PREMIUM REFUNDED.**

You have the right to return Your certificate within 30 days for a refund of the initial premium if You are not satisfied with the coverage.

7. **THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.** If You are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from Us.

Neither We nor Our agents represent Medicare, the federal government or any state government.

8. **LONG-TERM CARE COVERAGE.** Policies of this type are designed to provide coverage for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services received in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community or in the home.

Your benefits are described in the Benefits Provided by the Policy provision. They may be limited as provided in the Limitations and Exclusions provisions.

9. **BENEFITS PROVIDED BY THE POLICY.** Benefits are payable for Long-Term Care services received as part of a plan of care if You are Chronically Ill.

LONG-TERM CARE BENEFIT FOR FACILITY CARE. The benefit payable for facility care is stated in the "Plans At A Glance." Facility care consists of nursing home care, a bed reservation benefit, hospice facility care, and an assisted living facility benefit. Facility care must be received in a facility licensed by the state in which it is located and which meets the other requirements stated in the certificate.

LONG-TERM CARE BENEFIT FOR HOME BASED CARE. The benefit payable for home based care is stated in the "Plans At A Glance." Home based care consists of a home care benefit, home hospice care, adult day care, a caregiver training benefit, and a home medical technology benefit. It must be received from a provider that is licensed or certified by the state in which it is located and which meets the other requirements stated in the certificate. We will waive the licensing and certification requirement for adult day care centers in states which do not regulate these facilities, provided they are certified by a recognized accrediting agency.

LONG-TERM CARE BENEFIT FOR RESPITE CARE. Respite care is the temporary use of the Facility Care or Home Based Care benefits to relieve informal caregivers of their duties so that they may have time off. The policy's waiting period does not apply to this benefit.

LONG-TERM CARE BENEFIT FOR ALTERNATE PLAN OF CARE. If You require long-term care, We may pay for alternate services, devices or types of care, not otherwise covered, under a written alternate plan of care. This benefit may specify benefits payable in a different manner than specified in the policy. It will be developed by or with health care professionals, agreed to by You, and approved by Your physician and Us. It must be a medically acceptable option. Some benefits paid under the Alternate Plan of Care may not meet the Federal Tax Law requirements for tax favored benefits. Assistance should be sought from Your personal tax advisor.

LIFETIME MAXIMUM BENEFIT. We will pay the lifetime maximum benefit shown in the "Plans At A Glance." All amounts paid under any benefit provision in or attached to Your certificate, including any payments under the Alternate Plan of Care provision, count towards this maximum unless otherwise specified in specific benefit descriptions in the policy.

FUTURE BENEFIT GUARANTEE. If You have had at least 3 years of coverage then, at lapse, We will continue Your coverage in force with the same daily benefit but a shortened benefit period with no further premiums being payable.

WAITING PERIOD. To receive the long-term care benefit You must first complete the waiting period stated in the "Plans At A Glance."

WORLD WIDE COVERAGE BENEFIT. If You become eligible to receive benefits under this plan while You are living or traveling outside the United States, this benefit will provide a cash benefit as shown in the "Plans At A Glance." This cash benefit is not based on actual charges incurred, is paid regardless of the provider of services, and is paid in lieu of all benefit payment descriptions otherwise shown in the "Plans At A Glance." Expenses, however, must occur outside the United States.

CHRONICALLY ILL. You must be certified by a Licensed Health Care Practitioner as being expected to be unable to perform, without hands-on assistance or stand-by-assistance from another person, at least 2 Activities of Daily Living as listed and defined below for a period of 90 consecutive days or requiring substantial supervision to protect You from threats to health and safety due to a Severe Cognitive Impairment.

ACTIVITIES OF DAILY LIVING.

Bathing. Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower

Continence. The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene, including caring for a catheter or colostomy bag.

Dressing. Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.

Eating. Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.

Toileting. Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

Transferring. Moving into or out of a bed, chair or wheelchair.

You will not be considered Chronically Ill unless within the preceding 12 months a Licensed Health Care Practitioner has certified that the above requirements have been met.

SEVERE COGNITIVE IMPAIRMENT. A loss or deterioration in Your intellectual capacity (including Alzheimer's disease and organic brain diseases) that is measured by clinical evidence and standardized tests that reliably measure impairment in all the following areas:

1. Short term or Long term memory,
2. Orientation as to people, places or time, and
3. Deductive or abstract reasoning.

PLAN OF CARE. This is a program of treatment or care which is initiated and approved in writing by a Licensed Health Care Practitioner.

10. LIMITATIONS AND EXCLUSIONS

EXCLUSIONS. We will not pay benefits for the following:

- (a) Long-Term Care resulting from war or an act of war whether declared or undeclared;
- (b) Long-Term Care for which benefits are payable under Workers' Compensation, the Occupational Disease Act or Law, or to the extent that benefits are payable under a group medical plan, or a group long-term care plan. However, the days on which Long-Term Care is received will count towards satisfying the Waiting Period;
- (c) Long-Term Care which would be provided without charge in the absence of insurance;
- (d) Treatment for neurosis, psychoneurosis, psychopathy, psychosis, or mental or emotional disease or disorder which is not of organic origin. Alzheimer's disease and similar dementias are covered, subject to the provisions of the Policy;
- (e) Long-Term Care received in a facility or section of a facility which operates primarily for the treatment of Substance Abuse; or mental illness;
- (f) Long-Term Care to the extent that benefits are payable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount.

THIS POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS

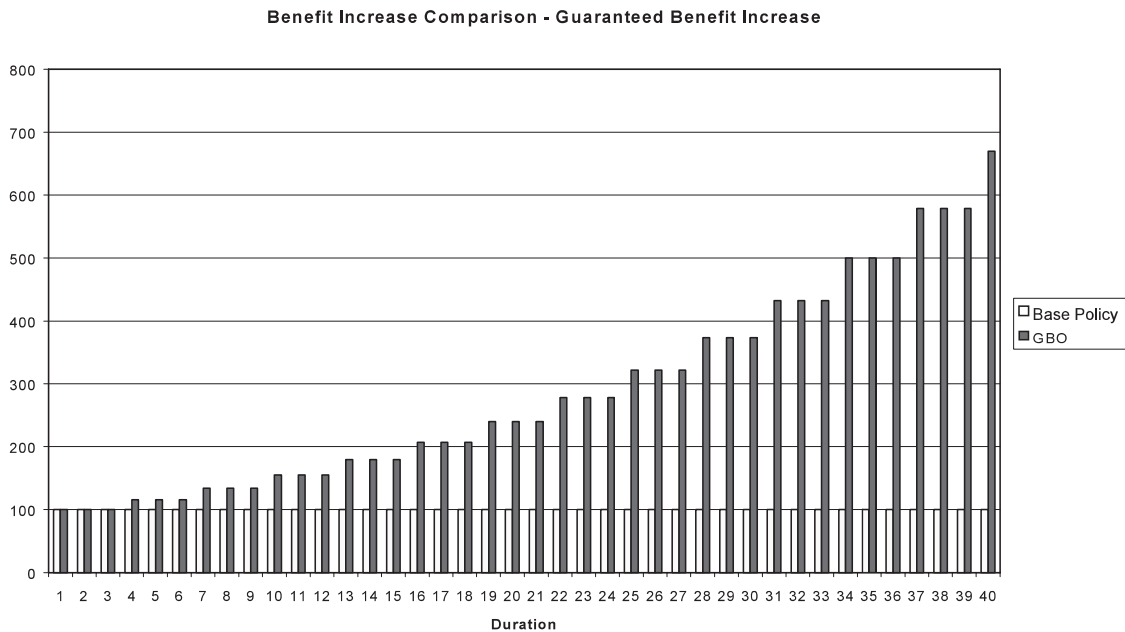
11. **RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of long-term care will likely increase over time, You should consider whether and how the benefits of this plan may be adjusted. The benefit level is not guaranteed to increase over time unless an automatic benefit increase option or other inflation benefit is elected.
12. **ALZHEIMER'S DISEASE AND SIMILAR DEMENTIAS.** Loss due to Alzheimer's Disease and similar dementias are covered subject to the provisions of the policy.
13. **PREMIUM.** Premium rates are shown in "Your Group Long-Term Care Plan Rates." The expected benefit ratio for the policy is 70%. This ratio is the portion of future premiums which we expect to return as benefits when averaged over all insureds with this type of policy.
14. **ADDITIONAL FEATURES.**

UNDERWRITING. Faculty/staff, as defined in the master application, will not be subject to underwriting if they enroll during the enrollment period stated in the master application. All other eligible classes may obtain coverage subject to Our approval of evidence of insurability.
15. **CONTACT THE STATE SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT THE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE INSURANCE CERTIFICATE.**

16. OPTIONAL BENEFITS

GUARANTEED BENEFIT INCREASE (STANDARD Inflation Protection). We will offer You an increase in benefits on each third anniversary of the master policy, as indicated in the “Plans At A Glance.” Premiums for the increased amount will be based on Your attained age. Premiums for Your initial benefit amount will always be based on Your age when You entered the plan.

LIFETIME COMPOUND AUTOMATIC BENEFIT INCREASE (OPTIONAL Inflation Protection). On each anniversary of this benefit’s effective date, all benefit amounts in effect on that anniversary and the remaining Lifetime Maximum Benefit will increase by 5%.



SHARED LIFETIME MAXIMUM BENEFIT. If You and Your spouse are both covered under this plan, this benefit provides one additional Lifetime Maximum Benefit to be shared by You and Your spouse once one or both of you have reached the original Lifetime Maximum Benefit. The Shared Lifetime Maximum is an amount equal to the original Lifetime Maximum Benefit.

Information and Counseling Notice

Some states provide information and counseling programs on long-term care insurance and long-term care services. If you reside in any of the following states, such information and counseling programs are available to you.

Alabama

ElderConnect Alabama is a statewide database of organizations which provide services to older adults and their family members. Please call 1-800-AGELINE (1-800-243-5463) for more information.

Arkansas

Arkansas will help you in choosing a Long term care facility that is suitable for your specific needs. Please write to Arkansas Division of Aging and Adult Services at

P.O. Box 1437 Slot S-530,
1417 Donaghey Plaza South
Little Rock, AR 72203-1437
or call (501) 682-2441.

California

The Health Insurance Counseling and Advocacy Program (HICAP) provides long term care insurance counseling and other health counseling to California Senior Citizens. Please call their toll-free number at 1-800-434-0222 or assessing the Department of Insurance's web site at (www.insurance.ca.gov)

Connecticut

The State of Connecticut has joined forces with private insurance companies to provide CT residents with unbiased information about the need for long-term care and way to get needed care without depleting assets. Contact:

Connecticut Department of Aging
Elderly Services Division
25 Sigourney St., 10th floor
Hartford, CT 06106.

Delaware

ELDERinfo provides long-term care counseling to Delaware senior citizens. For information on ELDERinfo, call 1-800-336-9500 or write to:

State of Delaware
Department of Insurance
841 Silver Lake Boulevard
Dover, DE 19904
District of Columbia

Nursing Home Services. These programs connect seniors with assisted living facilities and long-term care homes specializing in nursing care. Contact:

District Office on Aging
441 4th St. NW Suite 900 S
Washington, DC 20001
or call (202) 724-5622.

Illinois

The Illinois Senior Health Insurance Program provides information and counseling to Illinois senior citizens. For information on the Illinois Seniors Health Insurance Program, contact:

Senior Health Insurance Program
Illinois Division of Insurance
320 West Washington
Springfield, IL 62767
1-800-548-9034

Kansas

The Kansas Department on Aging and the Kansas Department of Insurance have senior programs available to Kansas senior citizens. For information on these programs, contact:

Kansas Department on Aging
New England 503 S Kansas
Topeka KS 66603-3404
1-800-432-3535

Kansas Department of Insurance
420 SW 9th Street
Topeka KS 66612
1-785-296-3071

Kentucky

The Kentucky Benefits Counseling Program provides information and counseling service for persons age 60 or older.

To schedule an appointment with a benefit specialist, contact the Kentucky Division of Aging Services at: 1-502-564-6930

Louisiana

The Louisiana Senior Health Insurance Program (SHIIP) provides information and counseling to Louisiana senior citizens. For information on SHIIP, contact:

Louisiana Department of Insurance
P.O. Box 94214
Baton Rouge, LA 70804
1-800-259-5301

Maryland

The Eldercare Locator at the Administration on Aging (AOA) connects older Americans in MD and their caregivers with sources of information on senior services. You may call 1-800-677-1116 or contact the Maryland Department of Aging at:

Maryland Department of Aging
301 West Preston Street, Suite 1007
Baltimore, MD 21201
Phone: 410-767-1100
Toll Free: 1-800-243-3425
FAX: 410-333-7943

Maine

The Maine Bureau of Insurance provides assistance or information about Long-Term Care insurance to Maine residents.

You may contact the Maine Bureau of Insurance at 1-800-300-5000. You may also contact them by mail at the following address or you can visit their website at maineinsurancereg.org.

Maine Bureau of Insurance
34 State House Station
Augusta, ME 04333

Massachusetts

To assist consumers and caregivers as well as professionals seeking information and resources on eldercare services, please contact:

Office of Elder Affairs
One Asburton Place, 5th Floor
Boston, MA 02108
Phone: 617-727-7750
Toll Free:
1-800-882-2003 (MA only)
1-800-872-0166 (TTY)
Fax: 617-727-9368

For questions regarding Elder Affairs programs and/or services, please call: 1-800-AGE-INFO (1-800-243-4636)

Michigan

The Michigan Office of Services to the Aging is dedicated to educating Michigan's seniors on programs and services available in Michigan to enhance the lives of its senior population. You may contact them at:

Michigan Office of Services to the Aging
7109 West Saginaw, First Floor
Lansing, MI 48917, or

You may also contact Michigan's Department of Community Health at:

Sixth Floor, Lewis Cass Building
320 South Walnut Street
Lansing, Michigan 48913
Phone: 517-373-3740

Minnesota

Department of commerce:
651-296-4026
(TTY) 651-296-2860

MN Senior Federation:
800-365-8765 or
651-221-0599
www.mnseniorfed.org

Minnesota Board on Aging:
(TTY) 1-800-627-3529
651-296-2770
www.mnaging.org

LinkAGE Line:
1-800-333-2433

Minnesota Health Information
Clearinghouse:
1-800-657-3793 or
(TDD) 651-215-8980
www.health.state.mn.us/clearinghouse

Mississippi

The Mississippi Department of Human Services, Division of Aging and Adult Services is dedicated to keeping pace with the needs of the state's older citizens and to improving their quality of life. The Mississippi Insurance Counseling and Assistance Program (MICAP), also known as the State Health Insurance Assistance Program (SHIP), is a counseling program designed to answer the elderly adult's questions about health insurance. For Information and Assistance contact:

Mississippi Dept. of Human Services
Division of Aging and Adult Services
750 N. State St.
Jackson, Mississippi 39202
Phone: 601-359-4929
Toll Free: 800-948-3090

Missouri

The state of Missouri provides free insurance counseling for senior citizens. Please contact CLAIM (Community Leaders Assisting the insureds of Missouri) at 1-800-390-3330.

Montana

If you have questions or concerns regarding senior and/or long term care, or related local services, you may directly contact the DPHHS/Senior and Long-Term Care Division or at the Area Agency on Aging office in your community at:

Senior and Long-Term Care Division
111 North Sanders, Room 210
Helena, Mt 59604
Phone: 406-444-4077
Fax: 406-444-7743

Aging Hotline (toll-free in Montana):
1-800-332-2272

Nebraska

The Nebraska Senior Health Insurance Information Program (SHIIP) provides information and counseling to older Nebraskans regarding Medicare, Medicaid, and health insurance. For more information, contact:

Department of Health & Human Services
Division of Aging & Disability Services
301 Centennial Mall South
Lincoln, NE 68509
Phone: 402-471-4623
Toll Free: 800-942-7830
Fax: 402-471-4619

Nevada

The State Health Insurance Assistance Program (SHIP) volunteers offer FREE one-on-one assistance and counseling with respect to many problems seniors encounter regarding Medicare, supplemental health insurance and long-term care options. You may contact:

Nevada Department of Aging
3416 Goni Road, Building D-132
Carson City, NV 89706
Phone: 775-687-4210
Fax: 775-687-4264

New Hampshire

The Bureau of Elderly and Adult Services provides a variety of social and long-term supports to adults age 60 and older. Contact the:

New Hampshire Department of Aging
State Office Park South
129 Pleasant Street, Brown Bldg. #1
Concord, NH 03301
Phone: 603-271-4680
Fax: 603-271-4643

New Jersey

NJ EASE (New Jersey Easy Access, Single Entry) is the easy way for seniors and their families to get information about and access senior services, and help you learn about and apply for important programs and benefits. Call this toll free phone number: 877-222-3737 or contact:

New Jersey Department of Aging
P. O. Box 360
Trenton, NJ 08625-0360
Phone: 609-943-3345
Fax: 609-943-3343

New Mexico

The programs within the Consumer and Elder Rights Division assure elderly and disabled citizens of New Mexico protection of their rights to adequate standards of care and access to essential benefits, goods and services. For more information, contact the NM Aging and Long-Term Services Department at:

Toney Anaya Building
2550 Cerrillos Road
Santa Fe, NM 87505
Phone: 505-476-4799;
Toll Free: 866-451-2901
Resource Center: (toll-free in NM)
1-800-432-2080

New York

Health Insurance Information, Counseling and Assistance Program (HIICAP) provides free, confidential, accurate and unbiased health insurance information, counseling and assistance. Please contact:

New York State Office for the Aging
(NYSOFA)
2 Empire State Plaza
Albany, New York 12223-1251
Hot Line: 800-342-9871

North Carolina

The North Carolina Seniors Health Insurance Information program provides information and counseling to North Carolina senior citizens. For Information on this program, please contact:

North Carolina Senior's Health
Insurance Information Program
c/o North Carolina
Department of Insurance
1201 Mail Service Center
Raleigh NC 27699-1201
1-800-443-9354

North Dakota

The Department of Human Services operates a Senior Information and Assistance Service. Contact the:

North Dakota Department of Aging
600 South 2nd Street, Suite 1C
Bismarck, ND 58504
Phone: 701-328-891
Toll Free: 800-451-8693
TDD (701) 328-8968
Fax: (701) 328-8989

Ohio

The state of Ohio provides free insurance counseling for senior citizens. Please contact the insurance department at 1-800-686-1578 for more information on the Ohio Senior Health Insurance Information Program.

Oregon

The state of Oregon Department of Human Services, among its many departments, operates programs that help seniors and people with disabilities arrange and pay for in-home and other needed services. It also licenses and monitors long-term care facilities, and develops corrective action plans for facilities that are out of compliance.

Oregon Department of Human Services
Seniors and People with Disabilities
500 Summer St. NE E02
Salem, OR 97301-1073
Phone: 503-945-5811
TTY: 800-282-8096

Oklahoma

The state of Oklahoma provides free assistance to its senior citizens at:

Oklahoma Department of Aging
2401 N.W. 23rd St., Suite 40
Oklahoma City, OK 73107-2413
Phone: 405-521-2281 or 521-2327
Fax: 405-521-2086

Pennsylvania

There are many long term care and service options available throughout Pennsylvania. Counselors on the Long-Term Care Helpline will be able to provide information and refer the caller to the local agencies that can provide assistance with planning and arranging long term care services.

Long-Term Care Helpline:
1-866-286-3636 or contact the following:

Commonwealth of Pennsylvania
Department of Aging
555 Walnut Street, 5th Floor
Harrisburg, PA 17101-1919
Office: 717-783-1550
e-mail: aging@state.pa.us

Rhode Island

The Rhode Island Senior Health Insurance Program (SHIP) offers information and assistance to Medicare beneficiaries and to older adults. Call the Rhode Island Department of Elderly Affairs to find the local SHIP counselor.

The Rhode Island Department of Elderly Affairs provides the services of a long term care ombudsman for residents of assisted living facilities, nursing homes, and home care clients.

Rhode Island
Department of Elderly Affairs
John O. Pastore Center
Benjamin Rush Building #55
35 Howard Avenue
Cranston, RI 02920

South Dakota

The Adult Services and Aging division of the South Dakota Department of Social Services provides opportunities that help disabled adults and older South Dakotans live independent, meaningful, and dignified lives while maintaining close family and community ties. The South Dakota Advisory Council on Aging and the Interagency Coalition on Aging also guide the development of programs and services for older South Dakotans.

Department of Social Services
Adult Services and Aging
700 Governors Drive
Pierre, SD 57501
605-773-3656
1-866-854-5465

Tennessee

The Tennessee Commission on Aging & Disability protects the rights, meets the needs, and preserves the dignity of older Tennesseans and Adults with disabilities needing home and community services through visible and effective advocacy, leadership, and stewardship.

Aging Commission of the Mid-South
Delta Area Agency on Aging
2670 Union Avenue Extended
Suite 1000
Memphis, TN 38112-4428
Tel: 901-324-6333
FAX: 327-7755
Information & Referral
901-324-2670
Web Site:
<http://www.agingcommission.org>

Texas

The Texas Department of Aging and Disability Services has toll-free and helpful numbers:

Aging Programs and Services:
1-512-438-3200
Aging Texas Well: 1-512-438-4347
Area Agencies on Aging:
1-800-252-9240
State Long-Term Care Ombudsman
Program: 1-800-252-2412

Utah

The Utah Division of Aging and Adult Services has a Long-Term Care Ombudsman Program to advocate for and protect the rights of residents of nursing and care homes. The program's primary purpose is to improve the quality of life, care, and environment of long-term care residents.

Also, one may contact the following:
Utah Division of Aging and Adult Services
120 N 200 W Suite 325
Salt Lake City, UT 84103
Phone: 1-801-538-3910

Vermont

The Department of Aging and Independent Living (Division of Advocacy and Independent Living) helps the resident choose the care options right for them.

There are several organizational units that comprise the Division, namely:

The Independent Living Unit: 802-214-2427
Personal Services Unit: 802-241-2402

Virginia

The Virginia Insurance Counseling and Assistance Program is available for residents of Virginia. For more information, please contact:

Virginia Dept for the Aging
1610 Forest Avenue
Suite 100
Richmond, VA 23229
1-800-552-3402

Washington

The Vision Statement of the Washington Association of Area Agencies on Aging is to provide a comprehensive and coordinated local approach to managing a home, community and residential system of services that are client centered, allow maximum flexibility and promote the efficient use of resources; emphasizing the least restrictive interventions and building on the individuals and their family's strengths and responsibility.

Washington Association of Area
Agencies on Aging (W4A)
W4A Headquarters
1501 S Capital Way, #103
Olympia, WA 98501-2293
<http://www.agingwashington.org>
360-570-2239

West Virginia

Available for residents of WV is the following:

West Virginia Bureau of Senior Services
1900 Kanawha Boulevard, East
State Capitol Complex
Charleston, West Virginia 25305-0160
Telephone: 304-558-3317

Wisconsin

Bureau of Aging & Long-Term Care
Resources
1 W. Wilson Street, Room 450
Post Office Box 7851
Madison, WI 53707-7851
608/267-3203 Bureau Fax
608/267-9880 Bureau TTY

Wyoming

The Wyoming State Health Insurance Assistance Program (WSHIIIP) offers information, counseling and assistance on long term care, Medicare supplement and other insurance issues for senior citizens. You may contact WSHIIIP at 1-800-856-4398 for more information.

Important Notice to Persons on Medicare

This insurance Duplicates some Medicare Benefits

Some healthcare services paid for by Medicare may also trigger the payment of benefits under this policy.

Federal law requires us to inform you that in certain situations this insurance may pay for some care also covered by Medicare:

This is long-term care insurance that provides benefits for covered nursing home and home healthcare services.

In some situations Medicare pays for short periods of skilled nursing home care, limited home health services and hospice care.

This insurance does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare supplement insurance.

Neither Medicare nor Medicare supplement insurance provides benefits for most long-term care expenses.

Before You Buy This Insurance

Check the coverage in all health insurance policies you already have.

For more information about long-term care insurance, review the Shopper's Guide to Long-term Care Insurance, available from the insurance company.

For more information about Medicare and Medicare supplement insurance, review the Guide to Health Insurance for People with Medicare, available from the insurance company.

For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

Notes:

Notes:



CNA is a registered service mark, trade name and domain name of CNA Financial Corporation, underwritten by Continental Casualty Company. Coverages, features, product availability and/or underwriting company may vary by state. This is for illustrative purposes only and is not a contract. Only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions.
© 2008 CNA Financial Corporation.