



LTC Insurance FAQs

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What is LTC Insurance?



You could need Long-Term Care (LTC) because of an accident, illness, cognitive impairment or simply due to aging.

This plan is designed to help you and your family plan for the high cost of Long-Term care.

How does the plan's benefit work?



You chose your monthly benefit amount which is the maximum amount of money you have per month to spend towards your long-term care (LTC). You then choose your

duration which is how long you will receive your monthly benefit payments once you are at the point of needing care. This makes up your total pool of money which is the total amount of money you have to spend on LTC.

What happens if I never need LTC and don't use the LTC benefit?



Similar to car insurance or homeowners' insurance, if you never use the LTC benefit then you lose it.

Does my premium increase as I get older?



Premiums are based on the age at which you apply for coverage. They do not increase each year as you get older. Insurance companies do reserve the right to increase rates.

How do I trigger the plan's LTC benefit?



When you need assistance and are certified by a physician as needing assistance with 2 out of 6

Activities of Daily Living (ADL's) or you are diagnosed with cognitive impairment after the first 90 days.

The ADL's are bathing, eating, transferring, toileting, continence and dressing.

Can my spouse apply for coverage?



Yes – eligible spouses can apply for coverage.

Does my spouse have to submit their own application?




Yes, your spouse must complete their own Benefit Election Form and Evidence of Insurability Form.

How do I know my application was submitted?



You will receive a PDF copy of the Benefit Election Form and Evidence of Insurability emailed to you once submitted.

Can I maintain this policy if I am no longer employed by my current employer?



Yes, the Unum policy is portable by paying your premiums directly to Unum. As long as you continue to pay your premiums, your coverage will remain in force. The rate does not change when you leave employment.

How long has Unum been in business?



Unum has been in business since 1848.
Learn more about Unum by visiting www.unum.com.

Can I use my Health Savings Account (HSA) money to pay my premium?



Yes, you can use pre-tax dollars from an HSA to reimburse yourself for long-term care insurance premiums up to the limits listed in the chart below. For specific questions, please contact your HSA administrator.

Can I use my Flexible Spending Account (FSA) to pay my premium?



No.

Are the LTC premiums pre-tax or post-tax?



Post-tax.

How do I receive my policy?



You will receive a copy of your Confirmation of Coverage via email from LTC Solutions.

When will I receive my policy?



You will receive your policy documents within 30 days from the date your application is approved.

I am having technical difficulties.



Please call LTC Solutions at (877) 286-2852.

We're Here to Help

Licensed long-term care specialists are available to assist you in understanding the plan and rates.

Call (877) 286-2852

LTCiBenefitsTeam@ltsolutions.com

Schedule A Consultation

Apply Now

Take advantage of this benefit and safeguard
your future tomorrow.

Apply Now



LTC Solutions is a national long term
care insurance brokerage firm
established in 1996.

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