

## LONG TERM CARE INSURANCE

*The long term care insurance plan provides a variety of support services for insureds that are unable to care for themselves, whether on a temporary or permanent basis. Long term care services can be received in your home, in a community based setting, such as adult day care, assisted living facility or nursing home.*

### Eligibility

#### Employee

Faculty and staff are eligible for group long term care insurance coverage if they are employed in a "Regular" position with an FTE of .5 or greater or employed in a "Temporary" position for more than six months with an FTE of .5 or greater.

#### Dependents

##### Spouse

- Husband or wife, as recognized under the laws of the state of Nebraska
- Common-law spouse if the common-law marriage was contracted in a jurisdiction recognizing a common-law marriage

#### Retiree, Spouse of Retiree, Parents, Parents in-law, Grandparents and Grandparents in-law

### Initial Enrollment

In order to enroll in the plan on a Guarantee Issue basis, employees must enroll for coverage within 31 days of the date of hire or benefits eligibility date (date the employee satisfies the criteria to be benefits-eligible). The 31 day period is not based on the employee's effective date of coverage.

Enrollment after the initial 31-day period is limited to the annual NUFlex enrollment or when a Permitted Election Change Event occurs and requires employee's to prove insurability by completing the Group Long Term Care Short Form Application.

A spouse must prove insurability to enroll for coverage by completing the Group Long Term Care Short Form Application.

Dependents including a Retiree, Spouse of Retiree, Parents, Parents in-law, Grandparents and Grandparents in-law must prove insurability to enroll for coverage by completing the Group Long Term Care Long Form Application.

### Effective Date of Coverage

Coverage is effective on the CNA "coverage effective date".

Employees must be “active at work” on the effective date of coverage.

## Change in Status Guidelines

Employees may enroll, disenroll or change their long term care insurance coverage during the calendar year when a Permitted Election Change Event occurs. Proof of insurability is required to increase coverage due to a Permitted Election Change Event.

Employees must enroll or make changes in coverage within 31 days of the Permitted Election Change Event.

Listed below are several Permitted Election Change Events that may allow an employee to initiate a midyear long term care insurance coverage change.

- Change in legal marital status
- Change in number of dependent children
- Change in employment status or work schedule that results in a gain or loss of coverage eligibility
- Change in coverage under spouse’s employer’s benefits plan, if substantial

## Coverage Effective Date as a Result of a Permitted Election Change Event

Coverage changes due to a Permitted Election Change Event will be effective on the CNA “date of approval”. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

### Birth of a Dependent Child

Coverage changes due to a birth of a child will be effective on the dependent’s date of birth. The applicable premium will begin on the first day of the month following the date of birth. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

### Adoption or Legal Guardianship

Coverage changes due to a dependent child who is added as a result of adoption or legal guardianship will coincide with the earlier of: 1) the date of placement for adoption, or 2) the date of entry of an order granting legal guardianship or custody of the child. Placement generally means when the adoptive parents have taken legal responsibility for the child. Premiums will begin on the first day of the month following the event. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

### Marriage

Coverage changes due to marriage will be effective on the first day of the month following the date of marriage. Changes in coverage for a marriage occurring on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

## Divorce, Legal Separation or Annulment

Coverage changes due to a divorce, legal separation or annulment will be effective on the first day of the month following issuance of a court decree, the actual date of divorce (six-month period following the court decree), or, in cases of legal separation, date of the court order or separation agreement. There is no waiting period in Iowa so the change in status will be effective on the first day of the month following the date of the final court decree. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

## Termination of Coverage

The Long Term Care payroll deduction will end on the last day of the month following the date of termination or date the employee is no longer eligible for coverage. If the date of termination or employee's coverage ineligibility is the last day of the month, the payroll deduction will end immediately.

Insured's are encouraged to notify CNA's Customer Service (877) 895-6759 of their termination of employment to obtain information regarding coverage continuation on a direct bill basis. CNA will however, notify the insured after a payroll deduction premium is not received with coverage continuation information.

## Leave of Absence

Long term care insurance coverage may be continued while the employee is on an approved leave of absence. The employee should contact CNA to establish the direct bill premium payment process.

## Active Military Duty Leave of Absence

An employee who commences a leave of absence for active duty in the military may cancel long term care insurance coverage during the leave. Upon return from active duty, the employee may re-enroll for long term care insurance coverage, not to exceed the amount of coverage enrolled for prior to the leave, without proof of insurability. The employee must provide appropriate documentation to support the date military service ended.

## Annual NUFlex Enrollment

Employees may change a long term care insurance coverage option during the annual NUFlex enrollment.

Proof of insurability is required to enroll or increase coverage during the annual NUFlex enrollment.

An employee must be "active at work" in order for the new or increased long term care insurance coverage to be effective.

## CNA Overview

# **CNA GROUP BENEFITS**

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### CNA: Value Added

CNA has been meeting customers' protection needs for over 100 years. A multi-business insurance organization, CNA protects a wide range of insureds including individuals, businesses of all sizes, career professionals and business associations.

### Our Long Term Commitment

With more than 30 years of experience providing long term care protections, the Continental Casualty Company, the company which underwrites our long term care product, has been one of the pioneers of the concept of long term care. Since the 1960s, CNA has been committed to providing the most responsive and up-to-date coverage possible. So you can count on quality service, from the time you enroll in Group Long Term Care from CNA to the time you have a claim.

CNA is experienced at providing group employee benefit plans and long term care coverage. That means you can be confident you and your family will receive the protection you need when you need it.

Visit the [CNA](#) home page

## Group Identification Number

- 9885TQ

## Benefits Summary

The long term care insurance plan, underwritten by CNA, provides a variety of support services for insureds that are unable to care for themselves, whether on a temporary or permanent basis. Group long term care coverage is designed specifically to cover the cost associated with extended long term care services once an individual cannot perform at least two of the following activities of daily living: bathing, continence, dressing, eating, toileting, and transferring. Long term care services can be received in your home, in a community based setting, such as adult day care, assisted living facility or nursing home. Premiums are based on the insured's age on the effective date of coverage. Therefore, the younger you are when you enter the plan, the lower the premium.

	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>
<b>Maximum Daily Nursing Home Benefit</b>	\$100	\$150	\$200
Plan pays 100 percent of the benefit chosen.			

<b>Maximum Daily Community-Based Benefit</b> Plan pays 60 percent of the nursing home amount.	\$60	\$90	\$120
<b>Lifetime Maximum Benefit</b> 3 Years 5 Years	\$109,500 \$182,500	\$164,250 \$273,750	\$219,000 \$365,000
<b>Waiting Period</b>	30 days	30 days	30 days
<b>Guaranteed Benefit Increase</b> Inflation protection allows you to periodically increase your daily nursing home benefit, (not applicable if the Lifetime Automatic Benefit Increase option is elected).	Included	Included	Included
<b>Lifetime Automatic Benefit Increase</b> Inflation protection increases your daily nursing home benefit 5 percent each year.	Optional	Optional	Optional
<b>Benefit Account</b> This nonforfeiture provision provides a reduced lifetime maximum benefit should the policy lapse for any reason after three years of participation. The amount available is the greater of the total premiums paid (minus claims) or 30 times the daily nursing home benefit.	Optional	Optional	Optional
<b>Caregiver Benefit</b> Pays 25 percent of the daily maximum benefit, up to thirty times each year, whenever an informal caregiver provides services.	Optional	Optional	Optional
<b>Return of Premium at Death Benefit</b> Refunds premiums paid if the insured person dies before age 75. If the individual dies at age 65 or before, CNA refunds 100 percent of all premiums paid (less any benefits received). After age 65, the amount refunded declines by 10 percent each year through age 75.	Optional	Optional	Optional

### [Premium/Price Tag Information](#)

### [Long Term Care Program Booklet](#)

### [Long Term Care Average Daily Cost for Nursing Home Care](#)

### [CNA Contacts](#)

- Customer Service (877) 895-6759

### [Long Term Care Forms](#)

- [Long Term Care Employee Enrollment Form](#)
- [Long Term Care Short Form Application](#)

- [Long Term Care Long Form Application](#)

January 1, 2012