

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 6 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

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 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.

Employees may enroll for coverage without proof of insurability by completing the Group Long Term Care Enrollment Form.

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 "date of approval".

Employees must be actively 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 which results in a gain or loss of coverage eligibility
- Change in coverage under spouse's employers' benefits plan

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". See sections below for specific effective dates applicable to the different types of status changes. **The employee may be required to furnish appropriate documentation to verify the Permitted Election Change Event.**

Birth of a Dependent Child

Employee long term care insurance coverage changes due to a birth of a child will be effective on the first day of the month following the date of the child's date of birth. Coverage changes due to a child born on the first day of the month will be effective immediately.

Adoption or Legal Guardianship

Employee long term care insurance coverage changes due to a dependent child who is added as a result of adoption or legal guardianship will be effective on the first day of the month following the date of the child's adoption or legal guardianship. Coverage changes due to an adoption or attainment of legal guardianship which occurs on the first day of the month will be effective immediately.

Marriage

Coverage changes due to marriage will be effective on the first day of the month following the date of marriage. Changes for a marriage occurring on the first day of the month will be effective immediately.

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 (6 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.

Termination of Coverage

Coverage terminates 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, coverage will terminate 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.

Leave of Absence

Employees may continue long term care insurance coverage while 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 reenroll for long term care insurance coverage, not to exceed the amount of coverage enrolled for prior to the leave, without proof of insurability or any waiting period. The employee may be required to provide 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 actively at work in order for the new or increased long term care insurance coverage to be effective.

CNA Overview

CNA GROUP BENEFITS

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 cares. 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.

	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
Maximum Daily Nursing Home Benefit Plan pays 100% of the benefit chosen.	\$100	\$150	\$200
Maximum Daily Community-Based Benefit Plan pays 60% of the nursing home amount.	\$60	\$90	\$120
Lifetime Maximum Benefit 3 Years 5 Years	\$109,500 \$182,500	\$164,250 \$273,750	\$219,000 \$365,000
Waiting Period	30 days	30 days	30 days
Guaranteed Benefit Increase 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
Lifetime Automatic Benefit Increase Inflation protection increases your daily nursing home benefit 5% each year.	Optional	Optional	Optional
Benefit Account 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
Caregiver Benefit Pays 25% of the daily maximum benefit, up to thirty times each year, whenever an informal caregiver provides services.	Optional	Optional	Optional
Return of Premium at Death Benefit Refunds premiums paid if the insured person dies before age 75.	Optional	Optional	Optional

If the individual dies at age 65 or before, CNA refunds 100% of all premiums paid (less any benefits received). After age 65, the amount refunded declines by 10% each year through age 75.			
---	--	--	--

The long term care plan is not part of the NUFlex benefits program. Enrollment and/or changes will continue, however, to be conducted simultaneously with the NUFlex program as a matter of convenience for both the employee and the university.

[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](#)