

Group Long Term Care Program

A benefit for you and your extended family



University of Nebraska



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Planning for all the stages of your life

We only have one opportunity to live our lives —

to celebrate our joys and manage our hardships.

And sometimes we worry too much about the little things, like what kind of

car to drive, what color to paint the house, or even what movie to see, and let

the big things just happen, without planning or preparation.

When you're expecting a child or grandchild, you plan for the big event.

When you go on vacation, you research your destination and the most cost-

effective way to get there. You wouldn't think of not insuring your car or your

home. **So why not plan ahead** for the possibility

of long term care?

The facts

An accident or illness may strike at any age and any time, leaving you disabled and in need of long term care services. Every ten minutes 350 people suffer a disabling injury due to an accident.¹ And, almost 20 percent of the United States population — approximately 49 million people — are disabled.²

Long term care is a variety of services for people who are unable to care for themselves. It could be assistance in the home with day-to-day activities or special attention in a nursing home. Long term care has evolved tremendously, and today it can be received in your home, in a community based setting, such as adult day care, assisted living facilities or in a nursing home.

Paying for long term care

If you don't plan ahead, it is likely that you won't be able to afford long term care services.

If you think you can save enough money to cover the costs of long term care services for yourself or a family member, you're probably wrong. Statistics show that 46 percent of those people admitted to a nursing home are impoverished within three months and 72 percent become penniless within the first year.³

Many people think disability coverage will cover their long term care expenses. Disability coverage replaces lost wages if you are no longer able to work. That money is designed to cover your normal living expenses, like food and housing; it wouldn't be enough to pay for someone to take care of you.

Medicare and private health insurance plans, including Medicare supplement policies,

pay for hospitalization and other medically necessary expenses, but were not designed to cover extended long term care costs.

Medicaid does provide benefits for long term care, but it is only available to persons who have become impoverished. To become eligible for Medicaid, you must meet the Medicaid guidelines for poverty in your state. And, under Medicaid, care choices are severely limited because not all long term care providers accept Medicaid payments.

Group long term care coverage: protection for your future

Group long term care coverage is designed specifically to cover the costs associated with extended long term care. Unless you have enough assets to spend upwards of \$30,000 a year on long term care, your standard of living could be sacrificed if you don't have adequate protection.

Over the course of your life, your income and your lifestyle will likely change. And, the network of family and friends you have today may not be around tomorrow. Because of this, it's important to plan today for the possibility of needing long term care tomorrow.

That's why a Group Long Term Care Program is being made available to you and family members.

The need for long term care services — it *could* happen to you

When you're young and single, you might be focused on your career. After you've started a family, perhaps you're thinking about immediate needs, like buying a house. When you're getting ready to retire and your kids are going away to college, your thoughts turn to how you can manage both retirement and the expense of a college education.

If you never stop to think about the **possibility** of long term care entering your life, either for yourself or a family member, all your other dreams and plans could vanish in the instant it takes for an automobile accident to happen or an illness like cancer to strike.

The need for long term care could come at any of **life's stages**. You may not think you're vulnerable, but it happens to real people — every day — and it could happen to you. The stories you will see in this brochure are true, taken from real people.

Group long term care coverage is something to think about now. Protect yourself, your future and your family.

How can group long term care coverage help you?

Perhaps you will recognize yourself in one of these scenarios. If not today, maybe tomorrow.

Single adults

Young singles

Nearly 40 percent of the people receiving long term care services are working adults between the ages of 18 and 64.⁴

What would you do if an accident or illness suddenly left you unable to care for yourself? Thirty-three year old Melissa, a single school teacher, was focused on her career when she learned she had a degenerative nerve disease.

Thirty-three year-old school teacher diagnosed with multiple sclerosis — Melissa

Just two years after purchasing group long term care coverage through her employer, Melissa was diagnosed with multiple sclerosis, a degenerative nerve disease that will likely leave her unable to care for herself in the future. Melissa isn't married and she doesn't have any family nearby. As the disease progresses she will probably need help with basic day-to-day activities, like bathing, dressing and fixing supper.

Melissa's immediate concern is how will she continue to work. After talking with her Care Manager about long term care options, Melissa found out that her group long term care policy would cover the cost of personal help, as well as housekeeping and general assistance. In fact, a personal care assistant could come to her house in the mornings, help her get dressed and ready for work, fix her breakfast and drive her to work. She could get the same help in the evenings. With five or six hours of care a day, Melissa will be able to keep her job as a teacher and maintain her independence.

Single adults with children and parents

Single — with children and parents

About one-fourth of American households (22 million families) are providing informal care to a friend or a relative.⁵ If you're a single parent, how would you manage caring for a sick parent or grandparent while working full-time and taking care of your kids? Suzanne, age 35, found herself in this situation when her mother suffered a stroke.



Assisted living helps single parent care for her mother — Suzanne

When Suzanne, age 35, started at her company, group long term care coverage was made available to her and her parents. Suzanne purchased a group long term care coverage policy and also encouraged her mother, who was a widow, to purchase a policy.

Four years after purchasing her policy, Suzanne's mother suffered a stroke and required help with daily activities like personal care needs and meal preparation. Suzanne wanted to care for her mother herself, but she also had a seven year-old son and a full-time job. She was worried about neglecting her son and she couldn't afford to take a leave of absence from her job to care for her mother.

Suzanne thought a nursing home was the only choice, but a Care Manager told her about assisted living. Suzanne's mother was able to move to an assisted living facility where she received personal support services in a residential setting.

**Married — with children,
parents and grandparents**



You have children, a mortgage — family commitments and financial commitments. If your spouse or a parent took ill and needed round-the-clock care, how would you manage? A disabling illness can put a tremendous strain on your family and your finances. Just a few hours of daily in-home living assistance can cost between \$5,000 and \$14,000 a year.⁶

Forty-four year-old Maria had to cope with a career, caring for her daughter and caring for her husband, Joe, when he developed kidney failure.

Managing a career, a family and illness — Maria and Joe

When Maria's employer made group long term care coverage available, she took out a policy for herself and for her husband Joe. Three years later Joe, age 47, developed kidney failure and required a great deal of medical care and personal assistance. Maria took a leave of absence to care for her husband, but soon had to decide between work and caring for Joe. If she didn't return to work soon she would have to resign.

A Care Manager arranged for a home healthcare assistant to care for Joe during the day, while Maria was at work. Because Joe didn't speak fluent English, the Care Manager enlisted the help of a bilingual assistant who could provide the care he needed and serve as a companion he could talk to easily.

Pre-retirement adults

As you near retirement, you begin to think about the things you'll do after you retire, the vacations you'll finally get to take. You've thought about how to finance your retirement plans and the cost of college for your children. But, if you're anything like Alan, age 62, you probably haven't given much thought to the possibility of Alzheimer's Disease entering your life.



Often disabling illnesses happen when we least expect it, sometimes requiring nursing home care or round-the-clock home care. At age 65 there is a greater than one in three chance that you will spend an average of two and one-half years in a nursing home.⁷

Though Alan didn't develop Alzheimer's Disease, his wife Helen did.

Coping with Alzheimer's Disease at the time of retirement — Alan and Helen

As part of his financial planning and preparation for retirement, 62 year-old Alan purchased a group long term care policy for himself and for his wife Helen, age 61. Five years later Helen was diagnosed with Alzheimer's Disease. The

disease progressed over the next few years and by the time Helen was 69 she needed constant care and attention.

Alan could no longer leave his wife unattended. Although Alan didn't think Helen needed to be in a nursing home, he didn't know what his options were. A Care Manager developed a plan of care that was customized to both Helen's and Alan's needs.

The Care Manager arranged for Helen to participate in an adult day care program three days a week. Alan dropped her off in the morning and picked her up at the end of the afternoon. On these days Alan was able to run his errands and still do some of the things he had dreamed of before retirement and before Helen became sick — like playing golf and volunteering at the zoo.

Because Helen had group long term care coverage, she and her husband didn't have to dip into their daughter's college fund. And, most important, Alan had peace of mind because he knew Helen was well cared for while he was able to get the break from caregiving that he needed.

**Retirees and
surviving spouses**



You probably have friends or family who have needed long term care services, but have you thought about it for yourself? Or your spouse? And how would you pay for long term care services? Many retirees mistakenly think Medicare will cover all their long term care expenses, should a disabling illness or accident occur. Medicare does cover some of the costs associated with long term care, but only on a limited basis.

Frank, age 74, hadn't thought much about long term care until his wife, Elaine, was diagnosed with Parkinson's Disease.

An alternate plan of care — the answer for Frank and Elaine

Although Frank hadn't planned on needing long term care services, he had purchased a group long term care policy from his former employer for both himself and his wife — just in case. He was thankful he did when his wife, Elaine, age 73, was diagnosed with Parkinson's Disease. Elaine needed assistance with everyday activities like dressing and bathing. Frank was able to help Elaine with some activities, but he had a history of heart disease and couldn't handle all of Elaine's personal care needs without putting too much strain on himself.

A care manager helped Frank come up with an alternate plan of care, a solution not usually covered. Frank would provide most of Elaine's care and his group long term care policy would pay a member of their church to be with Elaine a couple days a week. This way Frank was able to take care of his own health and have a respite from caregiving. And Elaine was able to stay at home with loving care from her husband and friends from church.

Group Long Term Care from CNA

Employer-sponsored group long term care coverage makes it possible for you to obtain coverage at affordable premiums. If you wait until you're older to buy coverage it will be more expensive and, if something were to happen to your health, coverage may not be available to you at any price. If you buy coverage now you can keep it for life, wherever your career takes you.

Your group long term care policy offers flexible coverage and will even help you develop an alternate plan of care when the traditional choices don't meet your needs. Additionally, CNA has care managers who are knowledgeable in the various long term care service options. They can serve as a resource when you're trying to decide what type of care would work best for you and even help with arrangements.

Care Managers are also available to help you manage benefits so that your benefit dollars will go farther. Like many other types of coverage, Group Long Term Care from CNA has a lifetime maximum. Putting a limit on these benefits means this important protection is more affordable and available to more people.

Lifetime maximum

Your lifetime maximum translates into the total dollars you can receive in benefits. It depends on the maximum daily benefit amount for nursing home care that you choose, and equates to five years of nursing home benefits. Since the majority of people receiving long term care benefits are receiving care in a community based setting rather than a nursing home, their daily benefit amount is lower than the daily nursing home maximum amount. This means that they may be able to receive benefits for longer than six years.

For example, when David's employer made group long term care coverage available, David purchased a policy with a \$150 maximum daily nursing home benefit and a five year lifetime maximum. This translates into a \$237,750 lifetime maximum. David has to have dialysis three days a week and on those days needs some home

health assistance. A care manager has helped David to manage his benefits so that he is able to receive the care he needs when he needs it, without exhausting his benefits. David has been receiving home healthcare benefits for six years and has not reached his maximum.

What about inflation?

The CNA policy is also designed to allow you to keep up with inflation. You'll be given further opportunities to purchase additional dollar increments of coverage so that you can protect yourself against rising costs.

Group Long Term Care from CNA can help you protect your savings, investments and independence. Enroll now for security today and tomorrow.

Definitions and other important information about your group long term care plan features

This is just a summary of some of the key benefits of your group long term care plan. For more details about your benefits and the limitations of your plan, see the Outline of Coverage section. If you have questions call, toll-free, **1-877-895-6759**.

The care that's right for you

Today there are many different institutional and community based care options available if you need long term care services. Our flexible plan lets you get the care that's right for you.

Remember that providers of long term care services must be licensed or certified by the state. Here are some examples of where you may receive covered long term care services.

Home care benefit

Home healthcare is provided by a home health agency that sends home healthcare providers to your home to provide nursing care, personal care, nutritional services, meal preparation, housekeeping and physical therapy.

Adult day care provides a protective setting for those who cannot stay alone. Adult day care centers are not residential facilities but offer services for up to 12 hours a day.

Adult foster care is appropriate for those who cannot live alone and require more services than just room and board. Adult foster care allows your needs to be met in a private home.

Assisted living facility. This is an apartment complex or residential community that provides a specialized combination of housing, personal support services and care in a home-like environment. Assisted living is a good choice for someone unable to live alone, but still able to make decisions.

Nursing home care

When independent living is no longer an option, a nursing home may be necessary. Facilities vary by the level of skills they offer. Types of nursing homes include:

Skilled facilities, which offer the highest degree of care with skilled professionals available 24 hours a day.

Intermediate facilities offer less than skilled care but more than custodial care.

Custodial nursing home care for those who do not need the continuous attention of trained medical professionals.

Care management assistance

Resource assistance and alternate plans of care help you to choose the best type of care for your needs.

As you can see, there are a wide variety of long term care options. In fact, there are so many choices, you might find it useful to have a qualified professional help you explore and understand all your alternatives. Your group long term care plan includes this type of consulting service.

CNA does more than simply pay benefits for various types of long term care services. Our care management program, a voluntary service, helps you and your family maximize long term care benefits while accommodating individual differences, needs and personal preferences.

After an initial assessment, an individual plan of care is designed specifically for your care needs. With the aid of your physician or other family members, you decide on a care plan that best meets your needs. Our goal is to allow you to stay in an environment that permits maximum independent functioning in the least intensive setting, ideally at home or in a community based setting.

The care manager, a long term care professional, will help identify appropriate care providers, negotiate charges and monitor the care plan, if requested.

Protection against rising costs

So that your plan coverage can keep up with inflation, you'll periodically be given opportunities to increase your daily benefit amount on a guarantee issue basis or you may select the Lifetime Automatic Benefit Increase option.

Actively at work employees and spouses, can decline any options and will continue to be eligible for automatic approval of the next option. Others can also automatically be approved for an increase as long as one previous offer is not turned down. If one previous offer is turned down, evidence of insurability must be submitted and be approved. This opportunity is available to all ages and those on claim.

No cancellation for any reason

As long as you keep paying your premiums and you haven't received benefits up to your lifetime maximum, your coverage cannot be cancelled.

Exclusions

We will not pay benefits for the following:

- a. Loss due to or resulting from war or an act of war declared or undeclared.
- b. Loss for which benefits are payable under Workers' Compensation or the Occupational Disease Act or Law. However, the days on which long term care is received will count towards satisfying the waiting period and waiver of premium qualification period, subject to the provisions of the policy.
- 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. Nursing Home Care received in a hospital or clinic or a rehabilitation hospital, except as provided in the definition of Nursing Home; or in a facility or section of a facility which operates primarily for the treatment of alcoholics or drug addicts or the mentally ill.
- f. Long term care received outside the United States and its possessions.
- g. Long term care to the extent that benefits are payable under Medicare or would be so reimbursable for the application of a deductible or coinsurance amount.

Premiums

Since your premium is based on a fixed daily benefit and on your age at the time your coverage begins, CNA can determine the appropriate premium to charge you. **As a result, premiums are expected to remain level over your lifetime.**

The younger you are when your coverage begins, the lower your premiums will be for the duration of your participation in the plan. That's because once you're in the plan, your rates do not increase just because you get older. A 40 year-old man who enrolls now will pay the same premium amount 20 years from now as a 40 year-old who just enrolled in the plan. So it makes sense to buy coverage now when you can set your premiums at the lowest possible rate.

Consider the difference in the total premium paid over time if that same man would have waited until he was 59 to enroll in the plan.

As you can see, there are two benefits for enrolling as soon as possible. You save money in the long run and you benefit from more years of protection.

Premiums may change. But for premiums to change, CNA would have to change premiums for everyone in your age category who has the kind of coverage plan that you do. You can never be singled out for a rate increase because you get older or become ill or because of claims you file.

Three Year Plan with Guaranteed Benefit Increase \$100 Daily Benefit

<u>Age Entering Plan</u>	<u>Total Years of Premiums Paid (to age 75)</u>	<u>Total Premiums Paid</u>
40	35	\$ 4,145.40
59	16	\$ 7,244.16

Highlights of Your Plan/Benefit Exhibit

	Option 1	Option 2	Option 3
Maximum daily benefit for nursing home care 100% of the daily nursing home care. Nursing home care is paid at 100% of the daily nursing home amount chosen by you.	\$100	\$150	\$200
Maximum daily benefit for community based care Community based care is paid at 60% of the daily nursing home benefit chosen.	\$60	\$90	\$120
Corresponding lifetime maximum benefit The lifetime maximum benefit is a pool of money the insured can use for all eligible long term care expenses. The lifetime maximum benefit will automatically increase when your daily benefit for nursing home increases.	Lifetime Maximum Choice Three Year \$109,500	Five Year \$182,500	Five Year \$273,750
			\$219,000
			\$365,000

Hospice care

Terminally ill individuals can receive hospice care to alleviate pain and make them as comfortable as possible during the final stages of illness. Hospice care encompasses the physical, social, emotional and spiritual needs of individuals and is also designed to provide emotional support to family members and primary caregivers.

In order to receive hospice care benefits, a physician must certify that you have less than six months to live. Care can be provided by a licensed provider in the home, in a hospice care facility or in a nursing home that specialized in hospice care and is licensed by the state.

Waiting period before benefits begin

For nursing home care

30 days of nursing home care

For community based care

30 days of community based care

A day of long term care which counts toward the waiting period for the benefit payable for nursing home care simultaneously counts toward the waiting period for the benefit payable for community based care and vice versa.

Additional Benefits of Your Plan

Waiver of premium

After your nursing home 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.

	Option 1	Option 2	Option 3
Caregiver training benefit Your plan will pay 100% of the actual expense incurred for caregiver training, up to the caregiver training benefit stated at right.	\$180	\$270	\$360
Temporary bed holding benefit Your plan will pay 100% of the eligible expense not to exceed the maximum daily benefit for nursing home care, up to 21 calendar days per year, to hold your bed in the nursing home during your absence.	\$2,100	\$3,150	\$4,200
Emergency alert Independent living at home may require the ability to summon help quickly with an emergency alert system. Monthly rental or lease fees for such equipment are covered up to an amount equal to the daily community based care benefit.	\$60	\$90	\$120
Guaranteed benefit increase option			

This benefit helps you keep up with healthcare inflation and rising costs. At the third anniversary or later of the plan, you will be able to increase your maximum daily benefit amount, which automatically increases your lifetime maximum. Premiums for increases are based on your attained age at the time of offer. The amount of the daily benefit increase will be not less than a compounded annual 5 percent rate.

Employees actively at work and their spouses are guaranteed acceptance for benefit increase offers whether or not they have rejected past offers. All other insureds are guaranteed acceptance as long as they continue to accept benefit increase offers. If they have declined previous offers, they will be eligible, but will have to submit evidence of insurability in order to qualify. If their evidence of insurability is accepted, subsequent offers will be guaranteed issue until another offer is declined.

Note: If you do not choose the Automatic Benefit Increase Option, the Guaranteed Benefit Increase will be your inflation protection.

OPTIONAL BENEFITS

Benefit account

There may come a time when you choose not to continue your plan. Under the provisions of this feature, you can stop paying premiums without losing your coverage with the premium dollars you have paid into the plan.

After three years of continuous coverage, you can stop paying premiums but still remain eligible for your full daily benefit. The lifetime maximum will be reduced, however, to an amount equal to the premiums you paid or 30 times the nursing home daily benefit, which ever is greater.

Lifetime automatic benefit increase

Your plan can help your benefit keep pace with inflation if you choose to add the automatic inflation benefit feature. It will automatically increase the amount of your daily nursing home and home health care benefits each year by 5% of the prior year's amount for life.

Note: If you do not choose this option you will automatically get the Guaranteed Benefit Increase Option as your inflation protection.

Refund of premium at death

Your plan will refund the total premiums you paid, less any benefits paid, as a death benefit on or before you reach age 65.

After age 65, the benefit will reduce by 10% each year. No benefits will be paid after age 74. Death must occur while coverage is in effect for a benefit to be paid.

	Option 1	Option 2	Option 3
Caregiver benefit			
If a family member, a friend or a neighbor (the Informal caregiver) is providing care, the caregiver Benefit will provide additional benefits to pay for Extra expenses, respite care or services not covered by other plans.			
Daily maximum caregiver benefit 100% of the eligible expense per day, up to 25% of the daily nursing home benefit chosen by you.	\$25	\$37.50	\$50
Annual maximum caregiver benefit			
The annual maximum is equal to 30 items the daily caregiver benefit.	\$750	\$1,125	\$1,500

It's easy to enroll

Employees:

Employees 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 of employees:

Spouses of employees may apply for coverage by completing the enclosed short form questionnaire. Spouses should consider long term care coverage even if they have a medical condition. Some medical conditions will not necessarily disqualify you for coverage.

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

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

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:

Employees and their spouses: Once coverage begins, your premiums (and those for your spouse) will be deducted from your paycheck automatically.

Retirees, their spouses, 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).

Processing your information

All forms should be completed and returned to your Campus Benefits Office, no later than the last day of the open enrollment period.

Participant Monthly Rates

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

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

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

For additional plan option rates and payment modes call CNA's Customer Service at 1-877-895-6759.

Three Year Plan with Guaranteed Benefit Increase

AGE	\$100 Benefit	\$150 Benefit	\$200 Benefit
<25	4.74	7.12	9.49
25	5.32	7.98	10.64
26	5.35	8.03	10.70
27	5.46	8.19	10.92
28	5.59	8.39	11.19
29	5.73	8.60	11.46
30	5.85	8.77	11.70
31	6.03	9.05	12.06
32	6.26	9.40	12.53
33	6.57	9.85	13.13
34	6.94	10.41	13.89
35	7.35	11.03	14.70
36	7.82	11.74	15.65
37	8.30	12.45	16.60
38	8.79	13.18	17.58
39	9.32	13.98	18.64
40	9.87	14.80	19.73
41	10.45	15.67	20.90
42	11.06	16.59	22.12
43	11.68	17.52	23.36
44	12.32	18.48	24.63
45	12.99	19.49	25.98
46	13.73	20.60	27.46
47	14.58	21.88	29.17
48	15.50	23.25	31.00
49	16.44	24.66	32.88
50	17.50	26.26	35.01
51	18.75	28.12	37.50
52	20.26	30.39	40.52
53	22.05	33.08	44.10
54	24.08	36.12	48.16
55	26.30	39.45	52.60
56	28.74	43.10	57.47
57	31.42	47.12	62.83
58	34.44	51.66	68.89
59	37.73	56.59	75.46
60	41.25	61.87	82.49
61	44.87	67.30	89.73
62	48.47	72.70	96.93
63	51.85	77.77	103.69
64	55.05	82.57	110.09
65	58.44	87.66	116.88
66	62.39	93.59	124.79
67	67.40	101.10	134.80
68	73.11	109.66	146.22
69	79.27	118.90	158.54
70	86.31	129.47	172.62
71	94.69	142.04	189.38
72	104.83	157.25	209.66
73	116.85	175.27	233.70
74	130.46	195.68	260.91
75	145.46	218.19	290.92
76	161.80	242.70	323.60
77	179.00	268.50	357.99
78	197.06	295.59	394.12
79	216.11	324.16	432.22
80	236.35	354.52	472.69
81	257.92	386.87	515.83
82	280.98	421.48	561.97
83	306.23	459.35	612.46
84	333.52	500.27	667.03
85	361.85	542.77	723.69
86	390.21	585.32	780.43
87	417.60	626.40	835.20
88	443.92	665.87	887.83
89	469.82	704.73	939.64
90	495.49	743.23	990.98

Participant Monthly Rates

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

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

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

For additional plan option rates and payment modes call CNA's Customer Service at 1-877-895-6759.

Three Year Plan with Lifetime Automatic Benefit Increase

AGE	\$100 Benefit	\$150 Benefit	\$200 Benefit
<25	14.23	21.35	28.46
25	15.95	23.93	31.91
26	16.05	24.08	32.10
27	16.38	24.57	32.76
28	16.74	25.12	33.49
29	17.11	25.67	34.22
30	17.41	26.11	34.82
31	17.88	26.81	35.75
32	18.48	27.72	36.96
33	19.27	28.91	38.54
34	20.26	30.39	40.52
35	21.31	31.97	42.63
36	22.51	33.77	45.02
37	23.66	35.49	47.32
38	24.75	37.12	49.49
39	25.87	38.80	51.73
40	26.94	40.42	53.89
41	28.08	42.13	56.17
42	29.31	43.96	58.61
43	30.56	45.84	61.12
44	31.85	47.78	63.70
45	33.23	49.85	66.46
46	34.73	52.09	69.45
47	36.46	54.69	72.92
48	38.30	57.45	76.61
49	40.14	60.22	80.29
50	42.25	63.38	84.51
51	44.68	67.01	89.35
52	47.61	71.42	95.23
53	50.98	76.47	101.96
54	54.69	82.03	109.38
55	58.62	87.94	117.25
56	62.87	94.31	125.75
57	67.54	101.31	135.09
58	72.95	109.43	145.90
59	78.82	118.22	157.63
60	85.01	127.51	170.01
61	91.17	136.76	182.34
62	96.93	145.39	193.86
63	101.72	152.58	203.45
64	105.63	158.45	211.26
65	109.58	164.37	219.16
66	114.43	171.65	228.86
67	121.32	181.98	242.64
68	129.70	194.54	259.39
69	138.96	208.44	277.92
70	149.75	224.62	299.49
71	162.68	244.02	325.36
72	178.22	267.32	356.43
73	196.30	294.46	392.61
74	216.56	324.84	433.12
75	238.56	357.83	477.11
76	262.12	393.18	524.23
77	286.40	429.59	572.79
78	311.35	467.03	622.70
79	337.13	505.69	674.26
80	363.97	545.96	727.95
81	392.03	588.05	784.06
82	421.48	632.21	842.95
83	453.22	679.83	906.45
84	486.93	730.40	973.86
85	521.06	781.59	1,042.12
86	554.10	831.16	1,108.21
87	584.64	876.96	1,169.28
88	612.60	918.91	1,225.21
89	638.95	958.43	1,277.91
90	663.96	995.93	1,327.91

Participant Monthly Rates

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

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

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

For additional plan option rates and payment modes call CNA's Customer Service at 1-877-895-6759.

Five Year Plan with Guaranteed Benefit Increase

AGE	\$100 Benefit	\$150 Benefit	\$200 Benefit
<25	5.66	8.50	11.32
25	6.47	9.71	12.94
26	6.57	9.86	13.14
27	6.74	10.11	13.48
28	6.97	10.46	13.94
29	7.18	10.77	14.36
30	7.40	11.11	14.80
31	7.68	11.51	15.36
32	8.03	12.04	16.06
33	8.47	12.71	16.94
34	9.00	13.50	18.00
35	9.59	14.39	19.18
36	10.25	15.38	20.50
37	10.94	16.41	21.88
38	11.63	17.45	23.26
39	12.39	18.59	24.78
40	13.17	19.75	26.34
41	14.00	21.00	28.00
42	14.86	22.30	29.72
43	15.72	23.58	31.44
44	16.61	24.92	33.22
45	17.55	26.32	35.10
46	18.59	27.89	37.18
47	19.78	29.67	39.56
48	21.04	31.56	42.08
49	22.34	33.52	44.68
50	23.83	35.74	47.66
51	25.53	38.30	51.06
52	27.60	41.40	55.20
53	30.01	45.01	60.02
54	32.74	49.11	65.48
55	35.74	53.61	71.48
56	39.04	58.56	78.08
57	42.69	64.04	85.38
58	46.83	70.25	93.66
59	51.34	77.01	102.68
60	56.18	84.27	112.36
61	61.15	91.72	122.30
62	66.06	99.09	132.12
63	70.63	105.94	141.26
64	74.90	112.35	149.80
65	79.48	119.21	158.96
66	84.81	127.22	169.62
67	91.70	137.55	183.40
68	99.64	149.46	199.28
69	108.28	162.43	216.56
70	118.16	177.24	236.32
71	129.84	194.76	259.68
72	143.88	215.82	287.76
73	160.46	240.69	320.92
74	179.18	268.77	358.36
75	199.79	299.69	399.58
76	222.24	333.36	444.48
77	245.86	368.79	491.72
78	270.68	406.02	541.36
79	296.86	445.29	593.72
80	324.66	486.99	649.32
81	354.28	531.42	708.56
82	385.97	578.96	771.94
83	420.64	630.96	841.28
84	458.13	687.19	916.26
85	497.05	745.57	994.10
86	536.00	804.01	1,072.00
87	573.62	860.43	1,147.24
88	609.77	914.66	1,219.54
89	645.36	968.04	1,290.72
90	680.61	1,020.92	1,361.22

Participant Monthly Rates

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

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

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

For additional plan option rates and payment modes call CNA's Customer Service at 1-877-895-6759.

Five Year Plan with Lifetime Automatic Benefit Increase

AGE	\$100 Benefit	\$150 Benefit	\$200 Benefit
<25	16.99	25.49	33.98
25	19.41	29.12	38.82
26	19.72	29.58	39.44
27	20.22	30.33	40.44
28	20.87	31.31	41.74
29	21.43	32.15	42.86
30	22.03	33.05	44.06
31	22.75	34.12	45.50
32	23.68	35.51	47.36
33	24.87	37.30	49.74
34	26.26	39.38	52.52
35	27.81	41.72	55.62
36	29.49	44.24	58.98
37	31.18	46.78	62.36
38	32.76	49.13	65.52
39	34.39	51.58	68.78
40	35.96	53.94	71.92
41	37.63	56.45	75.26
42	39.39	59.09	78.78
43	41.15	61.72	82.30
44	42.96	64.44	85.92
45	44.88	67.32	89.76
46	47.02	70.53	94.04
47	49.45	74.17	98.90
48	51.99	77.98	103.98
49	54.56	81.85	109.12
50	57.52	86.28	115.04
51	60.84	91.26	121.68
52	64.86	97.29	129.72
53	69.38	104.07	138.76
54	74.36	111.54	148.72
55	79.67	119.50	159.34
56	85.42	128.12	170.84
57	91.78	137.67	183.56
58	99.19	148.78	198.38
59	107.25	160.87	214.50
60	115.79	173.69	231.58
61	124.25	186.38	248.50
62	132.12	198.18	264.24
63	138.57	207.86	277.14
64	143.73	215.59	287.46
65	149.02	223.53	298.04
66	155.55	233.32	311.10
67	165.06	247.59	330.12
68	176.77	265.15	353.54
69	189.82	284.73	379.64
70	205.01	307.51	410.02
71	223.06	334.60	446.12
72	244.60	366.90	489.20
73	269.57	404.35	539.14
74	297.44	446.15	594.88
75	327.66	491.49	655.32
76	360.03	540.05	720.06
77	393.38	590.07	786.76
78	427.67	641.51	855.34
79	463.10	694.66	926.20
80	499.97	749.96	999.94
81	538.51	807.76	1,077.02
82	578.96	868.44	1,157.92
83	622.54	933.81	1,245.08
84	668.86	1,003.29	1,337.72
85	715.75	1,073.62	1,431.50
86	761.13	1,141.69	1,522.26
87	803.06	1,204.60	1,606.12
88	841.48	1,262.23	1,682.96
89	877.69	1,316.54	1,755.38
90	912.02	1,368.03	1,824.04

Coverage you can trust because it's from CNA

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 40 years of experience providing long term care protection, 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.

Continental Casualty Company



CNA Center A Stock Company
333 South Wabash Avenue, Chicago, Illinois 60604

LONG TERM CARE INSURANCE

OUTLINE OF COVERAGE

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

Continental Casualty Company
P.O. Box 946760
Maitland, FL 32794-9773
1-(800)-528-4582

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."

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, PO Box 946760, Maitland, FL 32794-9776.

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.

SKS1CA-TQ

1. The policy is a group policy issued to the **Board of Regents of the University of Nebraska** in the state of the **Nebraska**.
2. **PURPOSE OF OUTLINE OF COVERAGE.** This outline of coverage provides a very brief description of the important features of your coverage. This is not the insurance contract. 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. **TERMS UNDER WHICH THE CERTIFICATE MAY BE RETURNED AND PREMIUM REFUNDED.**

You have the right to return your certificate within 30 days (In Washington, this period is 60 days.) for a refund of the initial premium if you are not satisfied with the coverage.

4. **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.

5. **LONG TERM CARE COVERAGE.** Policies of this type are designed to provide coverage for one or more 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.

SKS2AA

6. **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.

SKNH1AC-TQ

LONG TERM CARE BENEFIT FOR NURSING HOME CARE. The benefit payable for nursing home care is stated in the attached Benefit Exhibit. Nursing home care consists of nursing care and custodial care. It must be received in a nursing home licensed by the state in which it is located and which meets the other requirements stated in the policy. A nursing home may be a free standing facility or a ward, wing, unit or swing bed of a hospital or other institution.

SKNH2AA

LONG TERM CARE BENEFIT FOR COMMUNITY BASED CARE. The benefit payable for community based care is stated in the attached Benefit Exhibit. Community based care consists of home health care, adult day care, assisted living care and adult foster care. It must be received from a provider which 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, providing they are certified by a recognized accrediting agency.

SKNH3AA

LONG TERM CARE BENEFIT FOR HOSPICE CARE. The benefit payable for hospice care is stated in the attached Benefit Exhibit. Hospice Care can be received in a Hospice Care Facility or at your home. In order to receive benefits, it must be certified by a physician that you are expected to live less than 6 months. If care is in a facility, it must be a stand-alone facility or ward/wing of a Nursing Home that specializes in hospice care and is licensed by the state in which it is located. If care is received at your home, It must be received from a provider which is licensed or certified by the state in which it is located and which meets the other requirements stated in the certificate.

SKHC1AB

LIFETIME MAXIMUM BENEFIT. We will pay the lifetime maximum benefit shown in the attached Benefit Exhibit. 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.

SKNH4AA

CHRONICALLY ILL. You must be certified by a Licensed Health Care Practitioner as being unable to perform (without substantial assistance from another individual) at least 2 Activities of Daily Living for a period of 90 days due to an Activities of Daily Living Impairment or requiring substantial supervision to protect you from threats to health and safety due to a Severe Cognitive Impairment.

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.

SKNH8BA-TQ

ACTIVITIES OF DAILY LIVING. Your inability to perform without human assistance or substantial supervision from another person at least two of the Activities of Daily Living listed and defined below.

SKNH9AA-TQ

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.

SKNH5CA-9

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.

SKNH5BA-6

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

SKNH5BA-2

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.

SKNH5BA-1

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

SKNH5BA-3

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

SKNH5BA-8

SEVERE COGNITIVE IMPAIRMENT. A loss or deterioration in Your intellectual capacity that is measured by clinical evidence and standardized tests that reliably measures impairment in the following areas:

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

SKNH10BA-TQ

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

SKNH11AA-TQ

7. LIMITATIONS AND EXCLUSIONS

SKL1AA

WAITING PERIOD. To receive the long term care benefit you must first complete the waiting period stated in the attached Benefit Exhibit.

SKL2AA

EXCLUSIONS. We will not pay benefits for the following:

SKL3AA

- (a) Loss due to or resulting from war or an act of war whether declared or undeclared.
SKL3AA-1
- (b) Loss for which benefits are payable under Workers' Compensation, Medicare or the Occupational Disease Act or Law. However, the days on which long term care is received will count towards satisfying the waiting period and waiver of premium qualification period, subject to the provisions of the policy.
SKL3BA-2-TQ
- (c) Long term care which would be provided without charge in the absence of insurance.
SKL3AA-3
- (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.
SKL3AA-4

- (e) Nursing Home Care received in a hospital or clinic or a rehabilitation hospital, except as provided in the definition of Nursing Home; or in a facility or section of a facility which operates primarily for the treatment of alcoholics or drug addicts or the mentally ill.

SKL3CB-5

- (f) Long term care received outside the United States and its possessions.

SKL3AA-6

- (g) Long Term Care to the extent that benefits are payable under Medicare or would be so reimbursable for the application of a deductible or coinsurance amount.

SKL3AA-7-TQ

OTHER LIMITATIONS.

SKL5AA

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

SKL6AA

8. **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.

SKS3AA

9. **TERMS UNDER WHICH YOUR COVERAGE MAY BE CONTINUED IN FORCE OR DISCONTINUED.** **OUR RIGHT TO CHANGE THE PREMIUM.** 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.

SKS4AA

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 eligible persons insured is less than we require. Coverage may be continued as provided below if the policy is not renewed.

SKS5BA

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

SKS6AA

CONTINUATION OF COVERAGE DUE TO DEATH OR DIVORCE OF SPOUSE. If you are no longer eligible for coverage due to the death of, or divorce from, your spouse, your coverage will continue inforce under the policy, subject to its provisions.

SKS7AA

WAIVER OF PREMIUM. We will waive premiums starting with the first premium due after you complete the waiver of premium qualification period stated in the attached Benefit Exhibit. We will continue to waive premiums until no benefits have been paid for 6 months.

SKS8AA

10. ALZHEIMER'S DISEASE AND SIMILAR DEMENTIAS. Loss due to Alzheimer's Disease and similar dementias are covered subject to the provisions of the policy.

SKS9AA

11. PREMIUM. Premium rates are shown in the attached Benefit Exhibit.

SKS10AA

12. ADDITIONAL FEATURES.

SKE1AA

UNDERWRITING. Employees, 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.

SKE2BA

INTERRUPTION IN CARE. We will consider the long term care for the same or for a related condition to be continuing without interruption until 6 months pass during which you receive no long term care due to such condition. When long term care for the same or for a related condition recurs, you must complete the full waiting period and waiver of premium qualification period before benefits again become payable and premiums are again waived for long term care due to such condition.

SKE3AA

ALTERNATE PLAN OF CARE. If you require long term care, we may pay for alternate services, devices or types of care under a written alternate plan of care. It will be developed by or with health care professionals. The plan must be mutually agreeable to you, your physician and us. It must be a medically acceptable option.

SKE4AA

TEMPORARY BED HOLDING BENEFIT. We will pay the temporary bed holding benefit stated in the Benefit Exhibit if you are temporarily absent from the nursing home due to hospitalization or other event and continue to incur a charge for a bed in the nursing home. This benefit is payable for up to 21 days per calendar year.

SKE10AA

CAREGIVER TRAINING BENEFIT. We will pay the caregiver training benefit stated in the attached Benefit Exhibit for training necessary for the informal caregiver to care for you in your residence.

SKE8AA

EMERGENCY ALERT SYSTEM BENEFIT. We will pay the emergency alert system benefit stated in the attached Benefit Exhibit for the rental or lease of an emergency alert system for your residence while you are receiving benefits for community based care. This is a communication system located in your residence which is used to summon medical attention in care of a medical emergency.

SKE9AA

GUARANTEED BENEFIT INCREASE. We will offer you an increase in the maximum Nursing Home Care benefit on each third anniversary of the master policy, as indicated in the attached Benefit Exhibit. 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.

13. OPTIONAL BENEFITS

CAREGIVER BENEFIT--AN OPTIONAL BENEFIT. If this benefit is elected, we will pay the Caregiver Benefit stated in the attached Benefit Exhibit for informal care provided by an informal caregiver.

SKE21AA

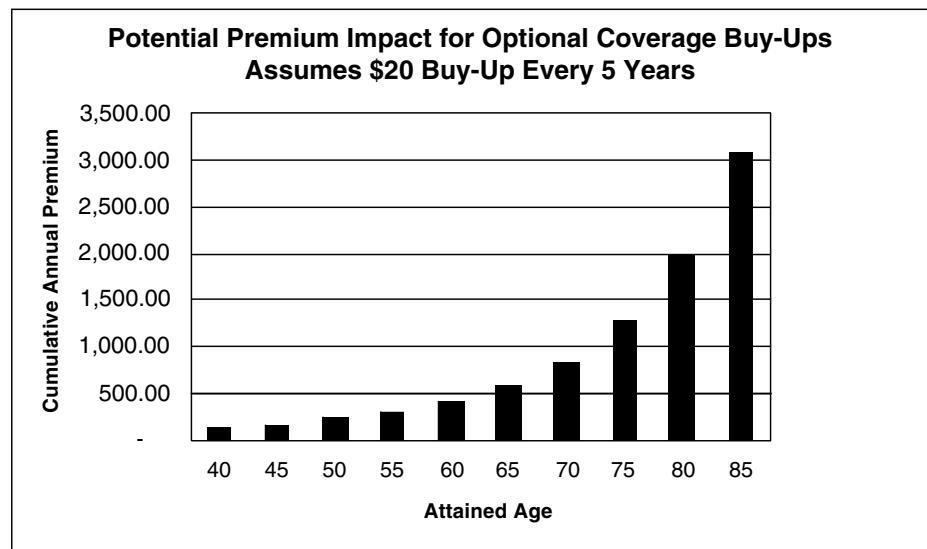
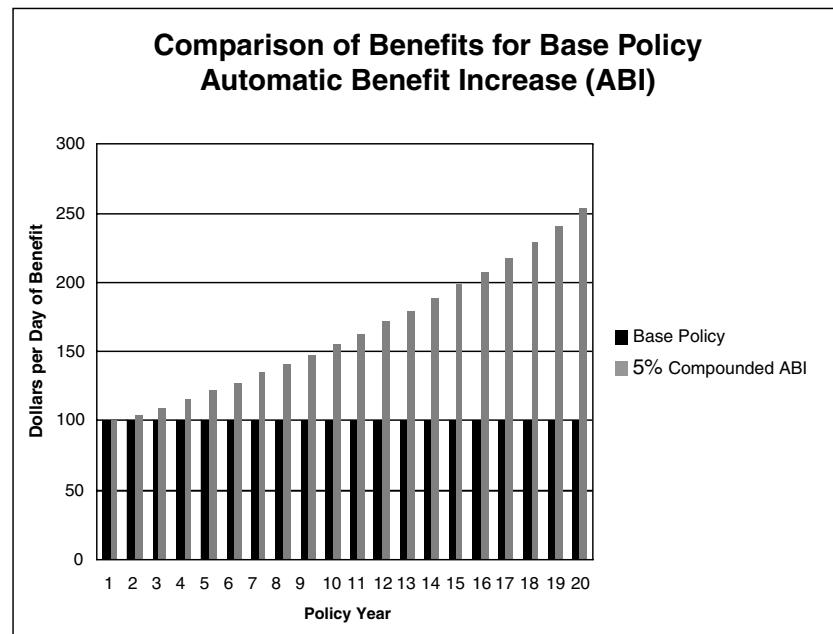
SKE18AA

REFUND OF PREMIUM AT DEATH--AN OPTIONAL BENEFIT. If this benefit is elected, we will refund at your death a portion of the premiums paid less any benefits paid or payable.
SKE11AA

BENEFIT ACCOUNT. 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.

SKE11HA

LIFETIME COMPOUND AUTOMATIC BENEFIT INCREASE. If this benefit is elected, then on each anniversary of your coverage effective date, we will increase by 5% each benefit amount then in effect.
SKE6BA



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.mnseiorfed.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: 701-328-8911
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 (WSHIIP) offers information, counseling and assistance on long term care, Medicare supplement and other insurance issues for senior citizens. You may contact WSHIIP 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 this insurance duplicates Medicare benefits in some situations:

- 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.

¹ Accident Facts, National Safety Council, 1995.

² U.S. Department of Commerce Census Report, 1991/1992.

³ Compensation & Benefits Review, May-June 1995.

⁴ Broker World, "The New Frontier...Group Long Term Care Insurance," May 1997.

⁵ Broker World, "Long Term Care: Bringing All the Options Together," from a survey done this year by the National Alliance for Caregiving, AARP and Glaxo Wellcome, May 1997.

⁶ Broker World, 1991.

⁷ Lifetime Use of Nursing Home Care, The New England Journal of Medicine, 324, no9, February 28, 1991.



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