

IMPORTANT INSTRUCTIONS: Prior to submitting this form, all persons requesting coverage must review the important disclosures and information found on www.unuminfo.com/cityofrip001 or in a paper enrollment kit. You can request a paper enrollment kit by calling 1-800-227-4165. **DO NOT** submit this form if you have not reviewed those materials.



Underwritten by:
Unum Life Insurance Company of America
LTC Department
2211 Congress Street,
Portland, Maine 04122

CITY OF RIPON
EMPLOYEE Benefit Election Form
Long Term Care - Policy #138483-001

Your Name: (Last Name, First, Middle Initial)	Social Security Number - - - - -	Date of Birth (MM/DD/YYYY) / /
Street Address	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Hire (MM/DD/YYYY) / /
City, State, Zip Code	Home Telephone # ()	Work Telephone # ()

Applicant's Email Address:

Funded Plan (Employer Paid) – (This Benefit Election Form must be completed for any selection)

Level of Care:	Nursing Facility & 70% Residential Care Facility and 50% Home & Community-Based Care
Monthly Benefit:	\$3,000 Nursing Facility & 70% Residential Care Facility/ 50% Home & Community-Based Care
Benefit Duration:	3 Years Nursing Facility & 70% Residential Care Facility/ 50% Home & Community-Based Care

Your employer is funding Plan 1. You may purchase additional coverage. Please make your selections below:

Plans – (Check one)

<input type="checkbox"/> Plan 1 (Funded Plan)	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4
<ul style="list-style-type: none"> Nursing Facility & 70% Residential Care Facility Home & Community-Based Care 	<ul style="list-style-type: none"> Nursing Facility & 70% Residential Care Facility Home, Community-Based & Immediate Family Member Care 	<ul style="list-style-type: none"> Nursing Facility & 70% Residential Care Facility Home & Community-Based Care Compound Inflation 	<ul style="list-style-type: none"> Nursing Facility & 70% Residential Care Facility Home, Community-Based & Immediate Family Member Care Compound Inflation

Facility Monthly Benefit Amount

(Check one)

<input type="checkbox"/> \$3,000 (Funded Plan)	<input type="checkbox"/> \$4,000	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$6,000	<input type="checkbox"/> \$7,000 *	<input type="checkbox"/> \$8,000 *
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Facility Benefit Duration (Duration of benefits may vary depending on where benefits are received.)

(Check one)

<input type="checkbox"/> 3 Years (Funded Plan)	<input type="checkbox"/> 6 Years	<input type="checkbox"/> Unlimited Duration *
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* **EMPLOYEES:** Selection of this option exceeds the Guarantee Issue limits and requires completion of the Long Term Care Insurance Application (medical questionnaire) and a signed Authorization to Request Medical Information Form #6720-03-CA located in the enrollment kit. **Note to Employees:** All Active Employees & Newly Hired Employees – who enroll after the Guarantee Issue enrollment period or choose benefits over the Guarantee Issue limits will be required to fill out a medical questionnaire and signed Form #6720-03-CA.

Form is Continued on Reverse Side

Transfer your premium amount from the calculation on the rate sheet:

Rate for Funded Plan 1 (3 Year Duration)

A MINUS B

(A)
Your Premium
=
(B)
Employer Paid Amount
=
EMPLOYEE'S COST

Your premium for the buy-up options will be paid through payroll deduction from your paycheck. You must sign below to authorize your employer to make the payroll deduction.

Caution: if your answers on this Enrollment Form are incorrect or untrue, we may have the right to deny benefits or rescind your insurance. By signing below, you signify that you have read and understand that loss of Activities of Daily Living (ADL) or Severe Cognitive Impairment must occur after your effective date of coverage under this Long Term Care plan in order to be covered, and that certain limitations and exclusions apply to your coverage.

Employee's Signature

____/____/____
Date

Please sign and mail all required signature forms to your employer.

Retain a copy for your records. (K6)

If you have questions about Long Term Care coverage, please call Unum's toll-free number: 1-800-227-4165.