

What is long-term care?

Long-term care is the kind of care people need when, because of severe injury or chronic illness such as Multiple Sclerosis, or Alzheimer's Disease, they cannot perform basic activities of daily living without help. And importantly, long-term care doesn't just affect the elderly. According to a research alert from the Agency for Healthcare Research and Quality, an estimated 9.4 million adults, ages 18 and over, receive hands-on assistance with instrumental activities of daily living like shopping or housework, or with more basic activities of daily living like bathing or dressing. Almost half of these are under age 65.¹

Why should I consider long-term care insurance now?

Disabling illness or accidental injuries can strike at any age. In fact, accidents occurring in the home alone account for a disabling injury every four seconds in this country.² Some common disabling illnesses and injuries include:

- Multiple Sclerosis
- Parkinson's Disease
- Stroke
- Head Trauma

A disabling illness or injury might mean needing the help to do basic activities, such as bathing and dressing. In other words, you might need long-term care.

Coverage you can trust because it's from CNA

CNA has been meeting customers' needs for over 100 years. Since the 1960's, the Continental Casualty Company, CNA's underwriting company for long-term care coverages, has been a pioneer in the long-term care insurance arena.

With CNA's stability, commitment to quality insurance products and experience, you can be confident you will receive the help you need when you need it.

Call this toll-free number now to talk to a long-term care representative who will answer your questions.

1-877-777-9072



References

- ¹ Long-term Care Users Range in Age and Most Do Not Live in Nursing Homes. Research Alert, November 8, 2000. Agency for Healthcare Research and Quality, Rockville, MD. www.ahrq.gov/news/press/pr2000/lcpr.htm.
- ² Report on Injuries in America, 2002. National Safety Council.
- ³ A Shoppers Guide to Long-Term Care, 2009. National Association of Insurance Commissioners.
- ⁴ A Shoppers Guide to Long Term Care Insurance, 2009 National Association of Insurance Commissioners.
- ⁵ 2006 CNA Cost of Nursing Care Study, room and board costs only.

Continental Casualty Company

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Independent Solutions®

Your solution to Long-Term Care Insurance.



Pension Fund of the Christian Church
(Disciples of Christ)



Your financial security could be at risk



Continental Casualty Company

MYTH

The government will pay for long-term care.

My health insurance will cover it.

My disability insurance will help.

I'll pay for it myself.

I probably won't need it, at least not until I'm older.

REALITY

Medicare only pays for limited care following hospitalization. Medicaid will only pay for long-term care if you are impoverished. People must exhaust their savings and only then will Medicaid pay. Medicaid only pays for nursing homes of their choice and does not cover home care.

Health insurance typically covers very limited long-term care services related only to acute health care treatment.

Disability insurance is intended as a partial replacement of your pay when you are unable to work. That money will be needed for regular living expenses and may not be enough to cover long-term care.

Long-term care can eat through savings quickly. The cost of part-time basic home care can cost as much as \$16,000 a year, with skilled nursing services costing even more. Care in an assisted living facility averages over \$22,400 per year, and nursing home care averages \$56,000 a year.³

An accident or chronic illness could strike at any time and any age. 40% of Americans using long-term care services today are between the ages of 18 and 65.⁴

Who can apply?

- Actively at work benefit eligible employees; *
- Spouses of employees;
- Parents, grandparents, and related in-laws of active employees.
- Beneficiaries and their spouses.

***Employees who enroll within 31 days of becoming benefits eligible are guaranteed to be accepted in the plan, provided you are actively at work on the date your coverage begins.**

How do you qualify for long-term care benefits?

- You must meet one of the following criteria...

Be unable to perform any two of the six "Activities of Daily Living"; bathing, continence, dressing, eating, toileting, transferring,

or

Be cognitively impaired (e.g., Alzheimer's Disease).

Why buy now? –The cost of putting off your decision

The younger you are when you buy long-term care insurance, the lower your premium rate will be. The premium is based on your age at time of purchase and the coverage you select. Because of that, the total amount you pay over the years will probably be less than if you buy at an older age, even though you pay for more years.

What is the estimated cost?

The cost of long-term care can add up quickly. Costs vary by locality and by the type of service used, but here are some averages.

- The average cost of part-time, basic home care is over \$16,000 per year.³
- Assisted living facilities cost an average of \$1,873 per month, or \$22,476 per year, including rent and most other fees.⁴
- If you need facility care, it would cost over \$16,000, depending on the state.⁵

Standard Plan Features

With the Independent Solutions group long-term care plan from CNA, you choose a plan that's right for your needs. Not everyone needs the same amount of coverage, so you determine how high or low your daily benefit amount will be. Your daily facility care benefit amount is the maximum daily amount you can receive in benefits. Listed below are just some of the features available.

Daily Facility Care Benefit Amount You choose a daily facility care benefit of \$100, \$150, \$200 or \$250.

Daily Home Based Care Benefit Pays 60% of the maximum daily facility care benefit for care received at home or in an adult day care center.

Lifetime Maximum Benefit. The total amount of insurance you purchase. It is the total available pool of money you can use to pay for long-term care services. You choose a lifetime maximum benefit of 1095 or 1825 times the daily facility care benefit.

Three Year Lifetime Maximum

\$100 Daily Nursing Home Benefit = \$109,500
\$150 Daily Nursing Home Benefit = \$164,250
\$200 Daily Nursing Home Benefit = \$219,000
\$250 Daily Nursing Home Benefit = \$273,750

Five Year Lifetime Maximum

\$100 Daily Nursing Home Benefit = \$182,500
\$150 Daily Nursing Home Benefit = \$273,750
\$200 Daily Nursing Home Benefit = \$365,000
\$250 Daily Nursing Home Benefit = \$456,250

Waiting Period. There is a 90 calendar day waiting period before benefits can be paid. You must only satisfy the waiting period once in your lifetime. You do not need to incur any paid services during this time.

Bed Reservation. Pays up to the Daily Facility Care Benefit, 21 days per year, to hold your place in a nursing home or other facility if you need to be away temporarily.

Caregiver Training. Pays up to three times your Daily Home Based Care Benefit to train an informal caregiver or an independent provider to care for you in your residence. It also pays for training required to license or certify an independent provider, if required. You do not need to satisfy the waiting period to receive this benefit.

Home Medical Technology. Pays up to \$1,000 each year for assistive devices, medical monitoring or communications technology, medication compliance equipment, and emergency response systems used in your residence. It also covers home modifications necessary to accommodate this kind of equipment or as needed to allow you to remain at home.

Guaranteed Benefit Increase. Periodically, CNA will offer you the chance to increase your benefits to help you keep up with inflation. Premiums for increased coverage will be based on your age on the effective date of the offer, and will be at least equal to a compound 5% rate of increase. Actively-at-work employees and their spouses are guaranteed acceptance regardless of whether a previous offer was rejected. All others are guaranteed acceptance as long as they continue to accept offers.

Respite Care. Respite Care is the temporary use of paid long-term care services to relieve family members and other "informal" caregivers of their duties so they can take needed time off. The Respite Care benefit pays up to either the Daily Facility Care Benefit or Daily Home Based Care Benefit, up to 14 days per year, depending on where benefits are used. You do not need to satisfy the waiting period to receive this benefit.

Caregiver Benefit. This benefit makes a cash payment equal to ten times your Daily Facility Care Benefit each year when you receive unpaid care. This benefit is payable in addition to the Home Based Care benefit.

Want to find out how Independent Solutions® Group Long-Term Care from CNA could benefit you and/or your spouse?

1. Obtain enrollment information from your Human Resources Department;
2. For enrollment information, call our toll-free number to speak with one of our CNA Group Long-Term Care customer service representatives at:

1-877-777-9072

For specific costs and further details of the coverage, including exclusions, reductions or limitations, and the terms under which the policy may be continued in force, contact CNA at 1-877-777-9072.