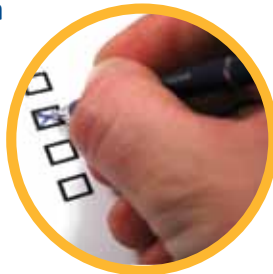




The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Long term care insurance coverage can help protect your finances

If you need long term care for a period of time, this policy may help you be prepared for the financial impact. This coverage can also help you maintain control of some important decisions, such as:



- Who would take care of me?
- Where can I choose to receive care?

What is long term care?

It is the type of care you may need if — due to a Chronic Illness* — you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living** such as:

- Eating
- Dressing
- Bathing
- Toileting
- Continence
- Transferring

... Or if you require Substantial Supervision by another individual to protect your health from threats to your health and safety due to Severe Cognitive Impairment, such as Alzheimer's disease or Mental Illness.

How does this coverage help?

Group COMPREHENSIVE LONG TERM CARE INSURANCE provides benefits to help you pay for care provided by:

- Adult day care
- Alzheimer's facility
- Home health care
- Nursing facility
- Homemaker services
- Residential care facility
- Hospice services
- Hospice facility
- Personal care
- Rehabilitation facility
- Respite care
- Adult day care facility

Why buy now?

People often buy long term care insurance at an early age, because the younger you are, the more affordable the rates.

Why buy coverage at work?

1. You may get more affordable rates when you buy this coverage through your employer and you can apply for coverage for your parents and spouse.
2. Depending on your plan, you may be able to pay your premium through convenient payroll deduction.

How to apply

Visit your dedicated infosite at:

<http://www.unuminfo.com/dermalogica001>

If you have questions about your coverage, please contact Unum Customer Service at 800-227-4165.

“Chronic illness”* means:

- You are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living; or
- You require Substantial Supervision by another individual to protect you from threats to your health and safety due to Severe Cognitive impairment or Mental Illness.

“Activities of Daily Living (ADLs)” are:**

- Eating means feeding oneself by getting food into the body from a receptacle (such as a plate or cup) or by a feeding tube or intravenously.
- Bathing means 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.

- Continence means the ability to maintain control of bowel or 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).
- Dressing means putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
- Toileting means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
- Transferring means the ability to move into and out of a bed, a chair, or wheelchair.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GLTC04 or contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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