Reasons to Consider Group Long Term Care Insurance

Why Should I Consider Long Term Care Insurance Now?
Disabling 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. Some common disabling illnesses and injuries include:
- Multiple Sclerosis
- Parkinson’s Disease
- Stroke
- Head Trauma

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

Long Term Care Is Expensive
The cost of long term care can add up quickly. Costs vary by locality, but here are some averages.
- The national cost for a home health aide to give you daily personal care is over $20,000 per year.²
- If you needed skilled home health services, they could cost $39,000 or more per year.³
- The national average cost for care in a nursing facility was over $76,000 in 2008 and could be higher depending on the state where you live.⁴

You’re Not Covered
If you receive treatment in a hospital for an injury and you have a typical health insurance plan, it will pay benefits for your treatment and hospitalization. However, your health insurance probably will not pay anything for long term care services, such as visits from a nurse or a home health aide.

If you have long term disability insurance you may think that you are covered for long term care. Unfortunately, that’s a misperception. Disability insurance pays you a percentage of your regular weekly or monthly salary while you are disabled and not receiving a paycheck. It can help you pay your normal living expenses, such as rent, car payment and food bills. But you probably won’t have much left over to pay for long term care services. Only long term care insurance is specifically designed to help you pay the costs of long term care.

Without long term care insurance, you might be forced to use money earmarked for savings to pay for the long term care services you would need if you have a disabling injury or disease. Enrolling now in your employer’s group long term care program is an excellent way to help make the future more secure for you and your family.
Benefits of Enrolling Now

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.

The example that follows compares premiums paid by a 40-year-old with those paid by a 60-year-old. Not only did the 40-year-old pay a lower rate per month, he also paid over 30% less in total premiums than the 60-year-old who put off his decision to buy.

Can I Keep the Coverage If I Leave My Current Employer?

Even if you leave your employer or retire, you can take your long term care plan with you, as long as you keep paying the premiums. Your rates and plan design will stay the same. You will be billed directly for the premiums.

Are There Any Tax Benefits For Group Long Term Care Insurance?

Because the CNA Group Long Term Care plan is a tax qualified plan, premiums and benefits under this plan qualify for favorable tax deductions. Many states also offer tax incentives and credits for long term care insurance. Call your tax advisor to see how this may help you.

Affordable, Stable Premiums

The CNA Group Long Term Care Insurance program has been designed to offer surprisingly affordable premiums that are not likely to increase over time, unless you add to your coverage. In fact, CNA has not increased premiums for any of its Group Long Term Care plans since the product was introduced in 1988.

How Can I Find Out More?

For detailed information about your group long term care plan, please refer to the Outline of Coverage, which is included in this enrollment kit.

For more information, call 1-800-528-4582

$150 Daily Benefit/5 Year Lifetime Maximum with Guaranteed Benefit Increase Option

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3 AARP, Across the States, Profiles of Long Term Care and Independent Living, 2009.  
4 U.S. Department of Health and Human Services website.  
5 Premiums shown are based on a $273,750 lifetime maximum benefit, a $150 daily Facility Care Benefit and inflation protection choice #1, the Guaranteed Benefit Increase option. These rates are for illustration purposes only. For your premium amounts, please refer to the Rate Sheet, which is included in this enrollment form.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability is subject to state insurance department approval. ©2010 CNA Financial Corporation.