

## ASSOCIATED REGIONAL AND UNIVERSITY PATHOLOGISTS Group Long Term Care Policy # 577144

### What is long term care?

Whether it's due to a car accident or a serious illness, it is the type of care you may need if you couldn't independently perform the basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence and eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease.

### How does this coverage help?

Long Term Care Insurance provides benefits to help you pay for care provided by:

- Adult Day Care
- Home Health Care
- Homemaker Services
- Hospice Services
- Personal Care
- Respite Care
- Adult Day Care Facility
- Alzheimer's Facility
- Nursing Facility
- Hospice Facility
- Residential Care Facility
- Rehabilitation Facility



### Won't my other insurance pay for long term care?

Unfortunately, no.

- Medical insurance and Medicare are designed to pay for specific care for acute conditions — not for long term help with daily living.
- Medicaid only helps with long term care expenses after you have depleted virtually all of your assets. The exact amount varies by state but usually leaves just a few thousand dollars in total assets.

### 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?

You may get more affordable rates when you buy this coverage through your employer and you may extend your coverage to your spouse, parents, and adult children.

You are able to pay your premiums through convenient payroll deduction.

**ASSOCIATED REGIONAL AND UNIVERSITY PATHOLOGISTS provides all full-time active employees the option to purchase long-term care coverage. You pay the cost of this coverage through convenient payroll deductions.**

For Plan information and Enrollment Materials please visit the applicable link below:

<http://unuminfo.com/arup/index.aspx>