

IMPORTANT INSTRUCTIONS: Prior to submitting this form, all applicants must review the important disclosures and information found 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

MILPITAS CHRISTIAN SCHOOL
EMPLOYEE Benefit Election Form
Long Term Care - Policy #578655-001

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

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

* **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.

Transfer your premium amount from the calculation on the rate sheet:	=	_____ (A)
Rate for Funded Base Plan 1 (3 year duration)	X	3
	=	_____ (B) Employer Paid Amount
	A MINUS B =	_____ 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. All information is contained in your kit.

Your Premium: \$ _____ (Transfer the premium amount from the calculation on the rate sheet)

_____ Employee's Signature	____ / ____ / ____ Date
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**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.

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 Portland, Maine 04122

MILPITAS CHRISTIAN SCHOOL
FAMILY Benefit Election Form
Long Term Care - Policy #578655-001

Your Name: (Last Name, First, Middle Initial)		Social Security Number	Date of Birth (MM/DD/YYYY)
Street Address		Home Telephone # ()	Work Telephone # ()
City, State, Zip Code		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Applicant's Email Address:			
Employee's Name	Employee Social Security No.	Employee Date of Birth	Employee Date of Hire

Applicant Is: (This Benefit Election Form must be completed for any selection)

<input type="checkbox"/> Employee's Spouse/Registered Domestic Partner	<input type="checkbox"/> Spouse's/Registered Domestic Partner's Parent or Grandparent	<input type="checkbox"/> Sibling (minimum age 18)
<input type="checkbox"/> Employee's Parent or Grandparent		<input type="checkbox"/> Child (minimum age 18)

You may choose any of the plans listed below. The Long Term Care Application (medical questionnaire), the Benefit Election form and a signed Authorization to Request Medical Information Form #6720-03-CA located in the enrollment kit, must be completed and you must be approved for coverage in order to enroll in the Long Term Care plan.

Plans – (Check one)

<input type="checkbox"/> Plan 1	<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	<input type="checkbox"/> \$4,000	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$6,000
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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	<input type="checkbox"/> 6 Years	<input type="checkbox"/> Unlimited Duration
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Active Employee's Spouse/Registered Domestic Partner: Your premium will be paid through the Employee's payroll deduction. Employee must sign below to authorize the Employer to make the payroll deduction.

All other eligible Family Members: Please select payment method: Monthly Automatic Payments (deducted from your checking account – complete Authorization/Agreement for Automatic Payments), **OR**

Billed directly (paper) by the insurance company: Quarterly Semi-Annually Annually

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. All information is contained in your kit.

Your Premium: \$ _____ (Transfer the premium amount from the calculation on the rate sheet)

_____ / _____ / _____ Applicant's Signature	_____ / _____ / _____ Date	_____ / _____ / _____ Employee's Signature (Required for Spouse/ Registered Domestic Partner Coverage)	_____ / _____ / _____ Date
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Spouses/Registered Domestic Partners: Please sign and mail all required signature forms to the employer.

Family Members: Please sign and mail all required signature forms to Unum (address at top of page).

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.