

Highlights of Your Plan

The Amount of Insurance You Can Purchase

When you enroll in the Group Long-Term Care plan you can choose one of several benefit levels. This table shows the options available to you. Other benefit levels and features of the University of Texas System Group Long-Term Care Plan are described in greater detail below.

Benefits Levels Available to You

	Option 1	Option 2	Option 3	Option 4
Lifetime Maximum Benefit	\$182,500	\$228,125	\$273,750	\$365,000
Daily Nursing Home Maximum Benefit	\$100	\$125	\$150	\$200
Community Based Care Maximum Benefit	\$50	\$63	\$75	\$100
Emergency Alert	\$50	\$63	\$75	\$100

Who is Eligible for the Plan

- Employees – employees who are actively at work on the day coverage takes effect
- Spouses of employees
- Parents, parents-in-law, grandparents, grandparents-in-law
- Retirees and their spouses

Standard Plan Features

Lifetime Maximum Benefit – Your Lifetime Maximum Benefit is 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.

Daily Nursing Home Maximum Benefit – Pays the actual cost of services you receive, up to the amount shown in the table above, for care in the following facilities:

- Nursing Homes
- Alternate Care Facilities
- Hospice Facilities

Community Based Care Benefit – Pays the actual cost of services you receive, up to the amount shown in the table, for care in the following settings:

- Your own home
- Adult Day Care facility

Alternate Plan of Care – The Alternate Plan of Care feature allows coverage for long-term care services, special devices or other needs not otherwise covered by the contract. It applies to care received in non-standard facilities or settings, or care or non-standard services received at home. Benefit payments for the Alternate Plan of Care feature depend on the specific plan of care developed but cannot exceed the Daily Nursing Home Maximum.

Bed Reservation – The Bed Reservation benefit 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 – The Caregiver Training benefit pays up to three times your Daily Community 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.



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Contingent Nonforfeiture – If your premiums increase, this feature will automatically provide you with options to maintain your premium level and still have coverage. See the Outline of Coverage for details.

Future Benefit Guarantee (Nonforfeiture) – There may come a time when you either cannot, or no longer want to, continue paying premiums. If you stop paying premiums after having coverage for at least three years, the Future Benefit Guarantee keeps your daily benefits the same but reduces your lifetime maximum benefit. Your reduced lifetime maximum benefit equals the total premiums paid or 30 times the Daily Facility Care Benefit, whichever is higher, less any benefits paid.

Emergency Alert – Independent living at home may require the ability to summon help quickly with an emergency alert system. Monthly rental or lease fees for such equipment are covered up to an amount equal to the daily community based care benefit.

Inflation Protection

Guaranteed Benefit Increase – No sooner than every three years, CNA will offer you the chance to increase your benefits to help you keep up with inflation. The benefit increase offered will be equal to at least a compound 5% rate of increase. Premiums for additional increased coverage will be based on your age on the effective date of the offer. 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.

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

Waiver of Premium – After you satisfy the waiting period, your premiums will be waived while you are receiving benefits.

Optional Features

These are extra, add-on features that can be purchased with your policy. These features can be used to customize your plan even further. The optional features available to you are:

Inflation Protection

Lifetime Compound Automatic Benefit Increase – This feature automatically increases your benefits by 5% compounded each year without increasing your premiums. Increases continue, even while on claim, unless premium payments stop for any reason except waiver of premium.

Other Important Elements of Your Plan

Qualifying for Benefits – You qualify to receive benefits when a licensed healthcare practitioner has certified that either of the following conditions exists and is likely to last more than 90 days:

1. You are unable to perform two of the following six activities of daily living (ADLs): Bathing, dressing, eating, maintaining continence, transferring, and toileting.
OR
2. You have a cognitive impairment (confusion, memory or orientation problems, lack of reasoning or judgement) that causes safety concerns for you or another person.



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Exclusions – Long-term care insurance protects against catastrophic losses. Exclusions help keep the cost of the plan affordable. Your plan will not pay benefits for the following:

- 1) Long-term care that results from war.
- 2) Long-term care normally provided without charge.
- 3) Care in a facility that primarily treats substance abuse or mental illness.
- 4) Long-term care received outside the United States.

Coordination of Benefits – This means you will not receive double payments for the same long-term care services under more than one program (i.e., Group Health plan or Medicare). Your long-term care plan may work together with other plans so that each pays for part of your care, or the long-term care plan may cover services excluded by other programs.

