



Letterhead LTC-121



Long Term Care Insurance is underwritten by Provident Life and Accident Insurance Company under the UnumProvident brand.

Individual LTC Reimbursement Plan

Highlights of Coverage

FEATURE	DESCRIPTION
Eligibility for Benefits	You will be eligible for a benefit based on actual expense incurred up to the daily benefit chosen once you become chronically ill, satisfy the elimination period, are receiving qualified Long Term Care services provided pursuant to a written plan of care and we approve your claim.
Chronically Ill or Chronic Illness	You are unable to perform, without substantial assistance from another individual, two or more Activities of Daily Living (ADLs); or you require substantial supervision by another individual to protect you from threats to your health and safety due to Severe Cognitive Impairment; and a Licensed Health Care Practitioner has certified that you are unable to perform two or more ADLs for a period of at least 90 days, or that you have a Severe Cognitive Impairment. You will be required to submit a Licensed Health Care Practitioner's certification every 12 months.
Activities of Daily Living	Bathing, dressing, toileting, transferring, continence and eating.
Severe Cognitive Impairment	A severe deterioration or loss in your short or long term memory, your orientation to person, place or time, or your deductive or abstract reasoning as reliably measured by clinical evidence and standardized tests.
Maximum Daily Benefit Amount	The daily benefit we will pay for Long Term Care Facility benefits is the actual expense incurred up to the LTC facility daily benefit. Home care can be purchased in increments of 50%, 75% or 100% of the Long Term Care Facility benefit. The daily benefit we will pay for home care is the actual expense incurred up to the percentage of LTC facility daily benefit you purchased.

(over)

Underwritten by UnumProvident
Corporation subsidiary:
**Provident Life and Accident
Insurance Company**
1 Fountain Square
Chattanooga, TN 37402
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FEATURE	DESCRIPTION
Options Available	<p>There are 2 options available when purchasing coverage. Long Term Care Facility only or Long Term Care Facility with Professional Home and Community Care.</p> <ul style="list-style-type: none"> • Long Term Care Facility (LTC Facility) - is a facility such as a nursing facility, an assisted living facility, a hospice facility, a rehabilitation facility, an Alzheimer's facility or a residential care facility. • Long Term Care Facility with Professional Home and Community Care - in addition to the care in a facility, you may receive qualified LTC services via a Licensed Home Health Care Agency, a Licensed Home Health Care Professional or in an Adult Day Care Facility. Care in an acute care facility is not covered. If you are receiving Professional Home and Community Care services, we will pay the actual expenses you incur up to thirty-one (31) times the maximum Professional Home and Community Care benefit in each calendar month.
Included with the Policy	<ul style="list-style-type: none"> • Bed Reservation - pays the LTC Facility daily benefit being charged if you need to leave the facility on a temporary basis. We will pay up to 90 days per calendar year if your absence is due to a stay in an acute care facility or up to 30 days per calendar year for a temporary absence not related to a stay in an acute care facility. The maximum number of Bed Reservation days is 90 days per calendar year. • Respite Care - if you are chronically ill but not receiving LTC benefits, you will be eligible to receive a Respite Care benefit for up to 21 days each calendar year. Respite Care benefits provide relief for your caregiver by paying for someone else to care for you. • Additional Care Benefit - is special services, equipment or caregiver training designed to assist you in living at home or in other residential housing. The benefits must be appropriate for your chronic illness, provided pursuant to a written plan of care, recommended by a Licensed Health Care Practitioner and approved by us. • Waiver of Premium - once you have satisfied your elimination period and are receiving care or services, premium will be waived during the period you are on claim. • Elimination Period - is the number of days during which you have a chronic illness and are receiving care and no benefit is payable. • Plan Exclusions - We will not reduce or deny any claim because a loss of Activities of Daily Living or Severe Cognitive Impairment existed before the coverage effective date. We will not provide benefits for a chronic illness caused by war or any act of war, intentionally self-inflicted injuries, attempted suicide, while sane or insane, participation in a felony, riot or insurrection, alcoholism and drug addiction; or for a period outside the U.S., its territories or possessions or Canada for longer than 30 days, a period while confined in a hospital. <p><i>This policy will only pay covered charges in excess of charges covered and paid under Medicare.</i></p>

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Optional Riders for Purchase with the Policy	<ul style="list-style-type: none"> • Inflation* - 5% Compound inflation increases your benefit amount each year on the policy anniversary by 5%. • Benefit Increase* - 5% Simple Inflation increases your original benefit amount each year on the policy anniversary by 5%. • Shortened Benefit Period - Non-Forfeiture provides a benefit credit equal to the total premium paid, minus any claims, if coverage lapses after the policy has been inforce 3 or more consecutive years. • Cash Surrender - Non-Forfeiture provides you the option to surrender your policy to us and receive a percentage of the premium you paid back to you. The percentage is determined based on the number of years the policy was inforce. • Restoration of Benefits - restores your lifetime maximum pool provided you have fully recovered from your chronic illness for a period of at least 180 days. • Survivorship Waiver - will allow for the remaining spouse's premium to be waived if one of you dies and the ILTC policies and riders have been inforce for 10 consecutive years. • Return of Premium at Death - will pay the premium, minus any claims, that you have paid to us to your estate in the event of your death. • Accelerated Payment Options - Single Pay option allows you to pay all of the premium in one lump sum payment. 5 year, 10 year and to age 65 allow you to pay the premiums over the course of a specified period of years. Any period on claim counts toward the years and once the premiums have been paid for the specified time period no future rate increases can occur on your policy.

* *Inflation or Benefit Increase may not match the rate of increase in long term care services in the future*

The UnumProvident brand represents the resources of several insuring companies. Combined, they have more than a century of insurance experience. Marketing under the UnumProvident brand, these companies provide a wide range of Long Term Care (LTC) solutions designed to help preserve the assets of individuals and groups from the financial effects of illness and injury. According to LIMRA's Long Term Care Insurance Sales and In Force annual reports, UnumProvident consistently rates among the nation's top LTC providers.

This is not intended to be a complete description of the ILTC policy, and some coverage options may not be available in all states. For a complete description, refer to policy forms RLTC03 or RLTCP03.

**UnumProvident is the marketing brand:
The Long Term Care insurance is underwritten
by Provident Life and Accident Insurance Company,
1 Fountain Square, Chattanooga, TN 37402
a subsidiary of UnumProvident Corporation.
www.unumprovident.com**

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