

Why You Should Consider Independent SolutionsSM Group Long-Term Care Insurance



Preserving Your Independence Takes Planning

“Independence” means having control over your situation, something most of us want throughout our lives. But remaining in control in the future, and after retirement, may depend on having the financial resources to pay for any health challenges that may occur.

Because of injuries, illnesses such as arthritis or Alzheimer’s disease, or the effects of aging, tomorrow may hold a need for long-term care. Currently, an estimated 9.4 million Americans over the age of

18 need assistance with basic activities of daily living (ADLs), such as bathing and dressing, or instrumental activities of daily living (IADLs)—chores such as shopping and housework.* The number will increase dramatically due to the growing numbers of elderly Americans. U.S. Census Bureau projections estimate the number of Americans over age 65 will grow from 32 million in 2000 to more than 70 million in 2030.**

Long-Term Care: Not Just for the Elderly

Not all of the people who need long-term care are elderly; in fact, nearly half are working-age people under 65 years of age.***

Long-Term Care, Even When Received at Home, Is Expensive

- If it is provided in a nursing facility, long-term care costs average \$50,000 per year depending on the state.****
- If you remain at home, you might need paid care-givers—nurses, nurses’ aides and/or housekeepers—to help care for you. This kind of care at home generally costs at least \$36,000 per year.*****

Who Will Pay for Your Long-Term Care?

Getting the quality care you need in the setting you prefer depends on your ability to pay. Resources may not be as available as you think. For example, many people believe their long-term care

expenses would be paid by their health, disability or other insurance, or by the government. But consider:

- **Medical Insurance**—Most health insurance plans will pay for your care only while you are in the hospital or a skilled nursing facility to receive treatment (“acute care”). When you need assistance with activities of daily living or to supervise your activities, medical insurance usually does not pay.
- **Disability Insurance**—Disability insurance protects income that is lost when you cannot work because of a disability. Usually, it pays enough to cover ordinary living expenses such as mortgage payments or rent, food and utilities, but not enough to cover the additional costs of long-term care services.
- **Medicaid**—Because it is intended as a government program to assist the poor, Medicaid pays for long-term care only after you “spend down” your assets to the state’s “poverty level.” Spending down to qualify for Medicaid may not be the best solution, however. Medicaid programs tend to favor care in a nursing facility instead of home care.
- **Savings**—Three years of limited care at home could easily cost more than \$100,000. Many people find that their savings are not enough to cover all of the expenses of long-term care.

The Solution Is CNA Independent SolutionsSM

Long-term care insurance is the only insurance that is specifically intended to protect your income and your assets in the event that you need long-term care.

When the insurance is a CNA Independent Solutions group long-term care plan, you:

- Get a comprehensive long-term care plan designed to meet your needs. You will get benefits for covered long-term care services, whether you receive them at home, in assisted living or adult day care facilities, or in a nursing home setting. Hospice and respite care are also covered.
- Get a range of choices of Daily and Lifetime coverage levels. This means you can select a coverage amount that is appropriate to your budget, your needs and your locale.
- Have a plan with unsurpassed flexibility and benefit features that help you remain at home as long as possible. One of these features is coverage for Independent Provider Care,



- which allows benefits to be paid for services that are not ordinarily covered, such as care provided in non-traditional settings by non-traditional providers. The plan also includes a Home Technology Benefit, which pays for devices such as emergency response systems or medication reminder systems in your home.
- Receive excellent support at the time of claim. Our streamlined claims process makes access to your benefits easier and faster. Our care coordinators help claimants find and coordinate the best care services for their needs. We even have a negotiated provider discount program.

Seize the Opportunity: Enroll During the Enrollment Period

Here's why you should act now, during the enrollment period:

- During the enrollment period, you can enroll in the plan without answering any medical questions, as long as you are an actively-at-work employee.
- This is insurance from Continental Casualty Company, a solid CNA company that understand businesses and the people who work in them. Through the CNA organization has been offering insurance for working people since 1916.
- As pioneers in group long-term care insurance, the CNA member companies insure more than 200,000 employees, their spouses, and families.

Call 1-800-266-2904 to talk to one of our long-term care experts or to order an enrollment kit.



* Source: *Long-term care Users Range in Age and Most Do Not Live in Nursing Homes*. Research Alert, November 8, 2000. Agency for Healthcare Research and Quality, Rockville, MD. www.ahrq.gov/news/press/pr2000/lcpr.htm.

** Source: *Projections of the Resident Population by Age, Sex, Race, and Hispanic Origin: 1999 to 2001*, issued January 13, 2000. Population Projections Program, Population Division, U.S. Census Bureau.

*** Source: Agency for Healthcare Research and Quality.

**** Source: 2002 CNA Cost of Nursing Care Study, room and board costs only.

***** Source: HIAA, *Guide to Long-Term Care Insurance, 1999*.

Independent SolutionsSM Group Long-Term Care plans may be underwritten on form #GLTC-3-P-01-SERIES by Continental Casualty Company. CNA is a registered service mark, trade name and domain name of CNA Financial Corporation.

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. ©2006 CNA Financial Corporation

Miami Dade College Group Long-Term Care Plan

Benefit Summary and Features	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Maximum Daily Benefit for Nursing Home Care Facility. The eligible expense per day of nursing home care, up to the maximum nursing home care benefit chosen by you. An eligible expense is the actual expense paid by you for the services covered by the policy.	\$100	\$120	\$150	\$180
Maximum Daily Benefit for Community Based Care. The eligible expenses per day of community based care, up to 60% of the maximum nursing home care benefit chosen by you. Includes care received in your home or an adult day care facility.	\$60	\$72	\$90	\$108
Corresponding Lifetime Maximum Benefit - The lifetime maximum benefit is a pool of money the insured can use for all eligible long term care expenses. The lifetime maximum benefit will automatically increase when your daily benefit for nursing home increases. Choice of a 3-Year (1095x) or 5-year (1825x) Lifetime Maximum.	<p style="text-align: center;">1095X LIFETIME MAXIMUM BENEFIT</p> <p style="text-align: center;">\$109,500 \$131,400 \$164,250 \$197,100</p> <p style="text-align: center;">1825X LIFETIME MAXIMUM BENEFIT</p> <p style="text-align: center;">\$182,500 \$219,000 \$273,750 \$328,500</p>			
Waiting Period - A licensed healthcare practitioner must certify you as chronically ill and having a chronic illness that is expected to last for 90 days. 90 Calendar Day Waiting Period. Once per lifetime.				
Bed Reservation Benefit - Your plan will pay the eligible expense not to exceed the maximum daily benefit for nursing home care, up to 21 calendar days per year, to hold your bed in the nursing home during your absence.	\$2,100	\$2,520	\$2,940	\$3,360
Respite Care – Pays for care while the normal family caregiver is away. This benefit pays up to either the Daily Facility Care Benefit or Daily Home Based Care Benefit depending on what benefits are used.	\$1,400	\$1,680	\$2,100	\$2,520
Home Medical Technology Benefit - 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 \$1000.	\$1000	\$1000	\$1000	\$1000
Caregiver Training Benefit - Your plan will pay the eligible expense incurred for caregiver training up to the caregiver benefit stated at right. Caregiver training of this type is covered up to a total of three times the community based care benefit.	\$180	\$216	\$252	\$288
Alternate plan of care - The healthcare industry is constantly evolving—treatment that we take for granted today was unknown 20 years ago. Your CNA long term care plan anticipates these changes by offering an Alternate Plan of Care program that allows CNA to offer non-standard benefits in place of covered services when appropriate.				
Hospice - CNA will pay benefits for terminally ill claimants. The payment will equal either the nursing home benefit or the community based care benefit you select depending on where the care is received.				
Inflation Protection: Guaranteed benefit increase (Standard) - You will periodically be given opportunities to increase your benefit amount and lifetime maximum on a guarantee issue basis. The amount of the daily benefit increase will not be less than 5% compounded annually. Employees actively at work and their spouses are guaranteed acceptance for benefit increase offers whether or not they have rejected past offers. All other insureds are guaranteed acceptance as long as they continue to accept offers. Automatic benefit increase (Optional) – With this option, daily and lifetime benefits automatically increase each year while the premiums remain level. The amount of each increase equals 5% compounded annually.				

This section provides a summary of some of the key features of the long term care insurance plan. For more details about your benefits or to request an enrollment kit, please call CNA Customer Service at 1-800-266-2904 toll-free, or visit the Miami Dade College CNA Group Long Term Care website at www.ltcbenefits.com, password: miamiisltc.

