Help protect your family’s financial future

Name: San Diego County Schools Fringe Benefits Consortium
Policy: 105237

**What is long-term care?**
It is the type of care you may need if – due to an accident or serious illness – you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living such as:

- Eating
- Bathing
- Continence
- Dressing
- Toileting
- Transferring

**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

**How to enroll:**
You can learn more about coverage for you and your eligible family members by visiting the enrollment site: [http://unuminfo.com/consortium](http://unuminfo.com/consortium)

To enroll in coverage, please complete all applications on the website. Print out forms and return forms to your Benefits Office. If you have questions about coverage, please contact UNUM Customer Service at 800-227-4165