

UNUM LIFE INSURANCE COMPANY OF AMERICA

Long-Term Care Insurance

WHO IS ELIGIBLE?

If you are an HSTA Member **and** a Trust participant covered under at least one (1) of the Trust's insurance benefit plans other than the Long-Term Care Insurance Plan, you and your family members are eligible to apply for coverage under the Long-Term Care Insurance Plan.

DEPENDENT COVERAGE

As long as you are enrolled for coverage under the Long-Term Care Insurance Plan, your family members may also apply for coverage. Eligible family members are your spouse, your children, your parents, stepparents, siblings, parents-in-law, grandparents, and grandparents-in-law. All family members applying for coverage must be between the ages of 18 and 84. All applications for coverage of your family members must include information on health status and the insurance company has the right to decide whether to accept or deny such requests for coverage. At a minimum, eligible family members must apply for the Base Coverage and you or your family member will be responsible for the entire cost of dependent coverage.