



Q&As – Unum’s market decision regarding GLTC



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Q. Will you accept any changes to existing group plans?

A. We will continue to administer existing group plans, including accepting future enrollees on existing policies.

Q. How long will Unum support existing customers?

A. Unum will provide responsive service its group customers until they terminate their plans and discontinue paying premiums.

Q. How long will Unum support existing customers who are on claim?

A. Unum will support all eligible long term care claimants covered by either individual or group policies who are on claim, or who will submit claims in the future. These claims will be reviewed and administered according to policy provisions.

Q. Will Unum adjust its staffing support for GLTC?

A. The customer service and claims teams will remain staffed to meet the needs of our existing group customers, and current and future claimants. We have about 5,000 open claims for group and individual long term care, and expect that number to increase as policyholder’s age.

Q. Does Unum have any plans to increase rates on existing policies and certificate holders?

A. We continue to assess the experience of our inforce blocks to determine if that is necessary. While we do anticipate some increases on our older contract series, any increase needs to be approved by the state insurance department before it is effective, so we are not in a position to communicate any details about timing or magnitude. Unum ws 627 scn.003Tw(ir