

SERFF Tracking Number: UHLC-126219722 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
Company Tracking Number: AR LTC-STC ADVERTISING - WEB
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care ADV-W
Project Name/Number: LTC-STC Advertising - W/

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Individual Long Term Care ADV-W SERFF Tr Num: UHLC-126219722 State: ArkansasLH

TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 42920
Sub-TOI: LTC03I.001 Qualified Co Tr Num: AR LTC-STC State Status: Filed-Closed
ADVERTISING - WEB

Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Authors: Wanda Augustus, Karyn Disposition Date: 07/22/2009
Feeney, Gerry McCadden
Date Submitted: 07/13/2009 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LTC-STC Advertising - W
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 07/22/2009

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 07/22/2009
Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

Advertising for Long Term Care and Short Term Care products. See Cover Letter found under the "Supporting Documentation" tab.)

Company and Contact

SERFF Tracking Number: UHLC-126219722 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
 Company Tracking Number: AR LTC-STC ADVERTISING - WEB
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care ADV-W
 Project Name/Number: LTC-STC Advertising - W/

Filing Contact Information

Karyn A. Feeney, Director, Contract and Compliance Karyn_A_Feeney@uhc.com
 680 Blair Mill Rd. (215) 902-8468 [Phone]
 Horsham, PA 19044 (215) 902-8813[FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
 PO Box 150450
 Hartford, CT 06115-0450 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$750.00
 Retaliatory? No
 Fee Explanation: \$25 x 30 advertising pieces
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$750.00	07/13/2009	29161175

SERFF Tracking Number: UHLC-126219722 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
Company Tracking Number: AR LTC-STC ADVERTISING - WEB
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care ADV-W
Project Name/Number: LTC-STC Advertising - W/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	07/22/2009	07/22/2009

SERFF Tracking Number: UHLC-126219722 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 42920
Company Tracking Number: AR LTC-STC ADVERTISING - WEB
TOI: LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.001 Qualified
Product Name: Individual Long Term Care ADV-W
Project Name/Number: LTC-STC Advertising - W/

Disposition

Disposition Date: 07/22/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126219722 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
 Company Tracking Number: AR LTC-STC ADVERTISING - WEB
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care ADV-W
 Project Name/Number: LTC-STC Advertising - W/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Form	Website - Home Page	Filed	Yes
Form	Website - A New Choice	Filed	Yes
Form	Website - Ease of Buying	Filed	Yes
Form	Website - Flexible Choices	Filed	Yes
Form	Website - Home Care	Filed	Yes
Form	Website - FAQs	Filed	Yes
Form	Website - Get Your Personalized Quote	Filed	Yes
Form	Website - Privacy Policy	Filed	Yes
Form	Website - Quote Single Home Care	Filed	Yes
Form	Website - Quote Single Home Care Plus	Filed	Yes
Form	Website - Quote Single NTQ	Filed	Yes
Form	Website - Quote Couples Home Care	Filed	Yes
Form	Website - Quote Couples Home Care Plus	Filed	Yes
Form	Quote - Couples NTQ	Filed	Yes
Form	Website - How Much Do I Need Plus	Filed	Yes
Form	Website - How Much Do I Need	Filed	Yes
Form	Website - Email the Quote	Filed	Yes
Form	Website - Landing Page	Filed	Yes
Form	Website - Request a Call eBRC From Landing	Filed	Yes
Form	Website - Download Guide eBRC	Filed	Yes
Form	Website - eBRC Guide Request	Filed	Yes
Form	Website - About UnitedHealth at Home	Filed	Yes
Form	Website - PDF Quote Single Home Care	Filed	Yes
Form	Website - PDF Quote Single Home Care Plus	Filed	Yes
Form	Website - PDF Quote NTQ	Filed	Yes
Form	Website - PDF Quote Couples Home Care	Filed	Yes
Form	Website - PDF Quote Couples Home Care	Filed	Yes

SERFF Tracking Number: UHLC-126219722 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
 Company Tracking Number: AR LTC-STC ADVERTISING - WEB
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care ADV-W
 Project Name/Number: LTC-STC Advertising - W/
 Care Plus

Form	Website - PDF Quote Couples NTQ	Filed	Yes
Form	Website - PDF of HC & HCP Pamphlets	Filed	Yes
Form	Website - PDF of Consumer Guidebook	Filed	Yes

SERFF Tracking Number: UHLC-126219722 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
 Company Tracking Number: AR LTC-STC ADVERTISING - WEB
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care ADV-W
 Project Name/Number: LTC-STC Advertising - W/

Form Schedule

Lead Form Number: WEB 0002

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	WEB 0002	Advertising	Website - Home Page	Initial		0	WEB0002 UHAH Home Page.pdf
Filed	WEB 0003	Advertising	Website - A New Choice	Initial		0	WEB0003 A New Choice in Care.pdf
Filed	WEB 0003A	Advertising	Website - Ease of Buying	Initial		0	WEB0003A Ease of Buying.pdf
Filed	WEB 0003B	Advertising	Website - Flexible Choices	Initial		0	WEB0003B Flexible Choices.pdf
Filed	WEB 0003C	Advertising	Website - Home Care	Initial		0	WEB0003C UHAH Home Care.pdf
Filed	WEB 0003D	Advertising	Website - FAQs	Initial		0	WEB0003D UHAH FAQ.pdf
Filed	WEB 0004	Advertising	Website - Get Your Personalized Quote	Initial		0	WEB0004 Get Your Personalized Quote.pdf
Filed	WEB 0005	Advertising	Website - Privacy Policy	Initial		0	WEB0005 UHAH Privacy Policy.pdf
Filed	WEB 0007A	Advertising	Website - Quote Single Home Care	Initial		0	WEB0007A Quote Home Care Single_2 Panel Quote.pdf
Filed	WEB	Advertising	Website - Quote	Initial		0	WEB0007B

SERFF Tracking Number: UHLC-126219722 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
 Company Tracking Number: AR LTC-STC ADVERTISING - WEB
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care ADV-W
 Project Name/Number: LTC-STC Advertising - W/

	0007B	Single Home Care Plus				Quote Home Care Plus Single.pdf
Filed	WEB 0007C	Advertising Website - Quote Single NTQ	Initial	0		WEB0007C Quote Single NTQ 4 panel.pdf
Filed	WEB 0008A	Advertising Website - Quote Couples Home Care	Initial	0		WEB0008A Quote Couples Home Care 2 Panel.pdf
Filed	WEB 0008B	Advertising Website - Quote Couples Home Care Plus	Initial	0		WEB0008B Quote Couples Home Care Plus.pdf
Filed	WEB 0008C	Advertising Quote - Couples NTQ	Initial	0		WEB0008C Quote Couples 4 Panel NTQ.pdf
Filed	WEB 0009	Advertising Website - How Much Do I Need Plus	Initial	0		WEB0009 How Much Home Care Plus.pdf
Filed	WEB 0010	Advertising Website - How Much Do I Need	Initial	0		WEB0010 How Much Do I Need Home Care.pdf
Filed	WEB 0011	Advertising Website - Email the Quote	Initial	0		WEB0011 Email Quote Panel.pdf
Filed	WEB 0012	Advertising Website - Landing Page	Initial	0		WEB0012 Landing Page.pdf
Filed	WEB 0012A	Advertising Website - Request a Call eBRC From	Initial	0		WEB0012A Request a

SERFF Tracking Number: UHLC-126219722 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
 Company Tracking Number: AR LTC-STC ADVERTISING - WEB
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care ADV-W
 Project Name/Number: LTC-STC Advertising - W/

Filed	Category	Description	Initial	Count	File Name
		Landing			call.pdf
Filed	WEB 0012B	Advertising Website - Download Initial Guide eBRC		0	WEB0012B UHAH Guide Download.pdf
Filed	WEB 0012C	Advertising Website - eBRC Initial Guide Request		0	WEB0012C Send Me A Guide eBRC.pdf
Filed	WEB 0013	Advertising Website - About UnitedHealth at Home	Initial	0	WEB0013 About United.pdf
Filed	QUOTE 0001A	Advertising Website - PDF Quote Initial Single Home Care		0	Quote 0001A.pdf
Filed	QUOTE 0001B	Advertising Website - PDF Quote Initial Single Home Care Plus		0	Quote 0001B.pdf
Filed	QUOTE 0001C	Advertising Website - PDF Quote Initial NTQ		0	Quote 0001C.pdf
Filed	QUOTE 0002A	Advertising Website - PDF Quote Initial Couples Home Care		0	Quote 0002A.pdf
Filed	QUOTE 0002B	Advertising Website - PDF Quote Initial Couples Home Care Plus		0	Quote 0002B.pdf
Filed	QUOTE 0002C	Advertising Website - PDF Quote Initial Couples NTQ		0	Quote 0002C.pdf
Filed	APP PAM HC HCP 3001	Advertising Website - PDF of HC & HCP Pamphlets	Initial	0	APP PAM HC HCP 3001.pdf
Filed	APP CGB 0003	Advertising Website - PDF of Consumer Guidebook	Initial	0	APP CGB 0003.pdf



HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE



Stay at home, not in one

Did you know that 70 percent of us will need long-term care services at some point in our lives?¹

At any moment, an accident, injury, illness or surgery may leave you temporarily unable to perform the usual activities of daily living such as dressing yourself or using the bathroom independently.

Many people don't realize that private health insurance and Medicare may not cover the majority of assisted living (long-term care) services many of us will need at some point in our lives.¹ And disability insurance covers lost wages and income.

UnitedHealth at Home[™] insurance plans are designed to help pay for the assisted living services you need right in your own home for as long as possible. This may relieve undue stress and financial burden for you and your family in a time of need.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

PROTECT YOURSELF OR A LOVED ONE

Explore your options. See what coverage would cost for you. To begin, please tell us the following:

- 1
- 2
- 3 Your age:

[GET YOUR QUOTE NOW](#)

GET INFORMATION



The Care You Want at Home
Free home care planning guide

[REQUEST YOUR COPY](#)



Need a product brochure?

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care Plus (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care Plus is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home[™]** policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

WEB 0002



Request a call

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE

EASE OF BUYING

FLEXIBLE CHOICES

HOME CARE

F A Q



Home care coverage from a health care company - UnitedHealthcare[®]

The time is right to protect yourself and those near to you with home health care insurance coverage.

Backed by the stability and reliability of UnitedHealthcare, **UnitedHealth at Home[™]** provides you and those close to you with the confidence that your home health care insurance will be provided by an experienced and recognized leader in health care. **UnitedHealth at Home** is underwritten by UnitedHealthcare Insurance Company.

Studies show that 70 percent of us will need extended care at some point in our lives.¹ These same individuals would much rather receive that care in the comfort of their own home. **UnitedHealth at Home** is the solution for these stressful times. Our coverage options range from 6 months to 4 years (with some state variations). Our plans include insurance coverage as well as the personal touch of a care manager to help coordinate care for you and provide relief for your family.

¹U.S. Department of Health and Human Services (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.



Need a product brochure?

Choose your state

WEB 0003

[Capture Image](#) [Print Screen](#)



Request a call

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE

EASE OF BUYING

FLEXIBLE CHOICES

HOME CARE

F A Q



A natural extension to your health and retirement planning

UnitedHealth *at Home*[™] home health care insurance has important features built in to take the complexity out of the purchase-decision process. You choose how much you would like your policy to pay and how long you would like those dollars to last. We think you will find the cost of our Home Care plans to be lower than those of traditional long-term care plans.

COSTS VARY BY PLAN AS WELL AS AMOUNT OF CARE COVERED

Nationally, home health care costs an average of \$100 per day for five hours of care.¹

The cost of a Home Care insurance plan may start as low as \$1 per day for \$100 per day of coverage.²

¹UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

²Premiums shown are based on national rates and reflect the 15 percent spouse/partner discount and are for illustrative purposes only.

[Get your personalized quote now.](#)

WEB 0003A

Capture Image

Print Screen



Request a call

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE

EASE OF BUYING

FLEXIBLE CHOICES

HOME CARE

F A Q



UNITEDHEALTH AT HOME PLANS AT A GLANCE

Home Care — Short-term home care plans that cover care at home.

Home Care Plus — Long-term care plans that cover care at home or in a facility.

	HOME CARE	HOME CARE PLUS
CORE BENEFITS What these plans pay for	Home Care, Adult Day Care	Home Care, Adult Day Care, Assisted Living, Nursing Home
BENEFIT PERIODS¹ How long benefits are paid	6, 9, or 12 months	2, 3, or 4 years
DAILY BENEFITS¹ How much will be paid per day	\$50 to \$400	\$50 to \$400
INFLATION PROTECTION Protection to help benefits keep up with inflation	5% compounded built in	5% compounded built in
WAITING PERIOD¹ How long you must wait after becoming eligible for benefits before benefits are paid	No waiting period	No waiting period for home care, 90 days for facility care
BENEFIT TRIGGERS Determines your eligibility to receive benefits	When you can't perform two of the following Activities of Daily Living: bathing, continence, dressing, feeding, transferring, toileting or you have Cognitive Impairment (like Alzheimer's)	When you can't perform two of the following Activities of Daily Living: bathing, continence, dressing, feeding, transferring, toileting or you have Cognitive Impairment (like Alzheimer's)
CARE COORDINATION Care managers who work with you and your family to put together a personalized care plan and help connect you with resources based on your benefits	Yes	Yes
DISCOUNTS Ways to save based on your particular situation	15% Spouse/Partner	40% Spouse/Partner, 10% Preferred Health
TAX QUALIFIED Certain tax advantages related to paying premiums	No	Yes
GUARANTEED RENEWABLE Policies remain in effect as long as premiums are paid when due	Yes	Yes

Additional features built into both plans: alternate plan of care, caregiver training, home modification and respite care.

¹Benefit Periods, Daily Benefit Minimums and Waiting Periods may vary by state.

OTHER BENEFITS

Home Care policy can be upgraded to a Home Care Plus policy, which includes facility coverage, prior to first policy anniversary, without additional underwriting, as long as there has been no change in health status.

WEB 0003B



Our care management approach makes the difference

Since **UnitedHealth at Home**™ insurance plans provide care at home, we offer you and your family the compassionate and expert support of our Evercare® care managers. This personalized care approach helps to coordinate services by collaborating with doctors, care providers and you.

HOLISTIC AND COMPREHENSIVE ASSESSMENT

We take a holistic approach to a personalized assessment of urgent, immediate needs and anticipated future needs. We address medical, social, psychological, financial, safety and environmental factors.

A COMPREHENSIVE PLAN OF CARE

Based upon our clinical expertise, we develop a written plan of care for your immediate needs and to help you and your family anticipate and plan ahead. The goal is to place the right care at the right time — not just what's needed now, but looking ahead for the next month or year. A plan of care may include recommendations for things like:

- Home care agencies to provide nursing support, personal care assistance and help with homemaking tasks.
- Assistance with activities of daily living such as bathing and dressing.
- Light housecleaning, laundering and other homemaker tasks.
- Adult day care.
- Making a home safer.
- Medical equipment needs.
- Safe medication practices.

HOME AND COMMUNITY SERVICES AND RESOURCES

UnitedHealth at Home insurance plans assist with coordinating local resources through our national network of care providers. We will work with you and your family to connect you with trusted professionals including home health aides, nurses and homemakers.

We will also investigate federal, state and local programs such as Veteran's benefits, Medicare and Medicaid to help find other resources to access.

ONGOING CARE MANAGEMENT SERVICES

UnitedHealth at Home plans provide ongoing care management services while you are receiving benefits.

Care managers will continue to check in with you and your family and monitor health, safety and comfort. We will revise a plan of care to make sure the right services are in place for your evolving needs. We will make adjustments and develop a new plan of care if conditions change.

WEB 0003C



Frequently asked questions

- [What is **UnitedHealth at Home**™?](#)
- [What does **UnitedHealth at Home** cover?](#)
- [Can I afford **UnitedHealth at Home** coverage?](#)
- [When should I purchase **UnitedHealth at Home**?](#)
- [Won't my health insurance or Medicare pay for this?](#)
- [Can't I just pay for this care myself?](#)
- [How much coverage should I buy?](#)
- [What can I expect when I apply?](#)
- [Why **UnitedHealth at Home**?](#)

What is **UnitedHealth at Home**™?

It is home care coverage from a health care company - **UnitedHealthcare**®.

UnitedHealth at Home is insurance coverage for the nearly 78 million baby boomers who, up until now, may not have purchased long-term care insurance because they felt it was too complicated, or too expensive. Our approach is focused on helping keep people in their homes for as long as possible, and includes not just financial coverage, but the added benefit of care coordination for you and your family.

- **UnitedHealth at Home** is two products — a short-term home care plan and a tax-qualified long-term care plan.
- **UnitedHealth at Home** offers six standard plans, ranging from 6 months of coverage up to 4 years (with state variations). We call the plans Home Care and Home Care *Plus*.¹

¹ Products may not be available in all states.

[Back to top](#)

What does **UnitedHealth at Home**™ cover?

First and foremost it covers home care. That's because nearly 80 percent of extended care is provided in the home.² This care is often provided by a spouse or other relative.

While it is comforting to know that family often provides this care, it comes at a price. Many times caregivers must leave their jobs to provide care. Also, they can suffer a high level of stress. For those who plan, extended care often means having a home health aide in the home as needed. The home health aide can prepare meals, provide personal care such as bathing and dressing, and relieve pressure on the family. Some **UnitedHealth at Home** insurance plans also cover care in an assisted living facility or nursing home in addition to home care.

² National Family Caregivers Association.

[Back to top](#)

Can I afford **UnitedHealth at Home**™ coverage?

We think you will find the cost of our Home Care plans to be lower than those of traditional long-term care plans.

Costs vary based on plan and amount of care covered. Home Care premiums for a 55-year-old couple buying a 6-month plan with \$100/day in coverage are as low as \$29 per month, per person.

Premium shown is based on national rates and reflects the 15 percent Home Care spouse/partner discount.

[Back to top](#)

When should I purchase **UnitedHealth at Home**™?

The time to purchase these policies is before you need care. They become more expensive as we get older, so it's important to buy the right amount as early as possible. **UnitedHealth at Home** invites people from 40 to 79 years old who are generally in good health to apply.

Here are examples of different people who should consider **UnitedHealth at Home**:

- **Couples turning 65** — When making decisions about Medicare coverage and health care needs.
- **People 50+ who are currently planning their retirement** — This is an excellent time to complement health insurance with a low cost Home Care policy since these policies become more expensive as we get older.
- **People 40+ currently providing care for a family member** — These people know first hand how difficult it can be to provide care for a loved one. Many will choose to start planning ahead for their own care.

[Back to top](#)

Won't my health insurance or Medicare pay for this?

Most health and disability insurance, including Medicare, may not cover care at home.³

most health and disability insurance, including Medicare, may not cover care at home.

"Medicaid, Medicare and the majority of private medical insurance plans offer little to nothing in the way of payments for home care assistance – the most commonly needed care later in life. So, many caregiver families find themselves reaching into their own pockets, often straining the family coffer and boosting stress levels even more."⁴

³U.S. Department of Health and Human Services. (Sept 2008). National clearinghouse for Long-Term care information: Own Your Future.

⁴Crute, Sheree. (Nov./Dec. 2007). "Caring for the Caregiver." AARP The Magazine

[Back to top](#)

Can't I just pay for this care myself?

The Average Cost of Care Nationally is⁵:

Home Health Aide	\$36,500 per year (\$20 per hour / 5 hours per day)
Assisted Living	\$36,000 per year
Adult Day Care	\$21,500 per year
Nursing Home (semi-private room)	\$70,000 per year
Nursing Home (private room)	\$78,000 per year

As you can see, these costs can add up. You might be able to pay out-of-pocket for this from your monthly income, assets or your 401K. Having enough to pay out-of-pocket could take years of disciplined saving. Why take the risk?

One of the advantages of planning ahead with home health care insurance from **UnitedHealth at Home** is that Home Care benefits are available on day one.

⁵UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region

[Back to top](#)

How much coverage should I buy?

Everyone is different, but in general, buy what you can afford, and base your decision on the cost of care in your area. You could get started with a short-term Home Care plan today and buy up later as long as your health status doesn't change. Regardless of the plan you buy, inflation protection is built in to all **UnitedHealth at Home** plans.

[Back to top](#)

What can I expect when I apply?

The application process is simple and streamlined. It starts with a telephone call to your Agent or the **UnitedHealth at Home** Advisor Center. Our licensed agents will be able to answer your questions, provide you with additional information, and take your application over the phone.

The application process will include questions about your health, and you will receive a follow-up telephone call to confirm your health information. Within a matter of weeks, if approved, you will receive complete policy materials by mail.

You will be able to pay via: Direct Bill (cash or check); Credit Card/Debit; EFT/Automated Checking Account Deduction (monthly only).

[Back to top](#)

Why **UnitedHealth at Home**?

Backed by the stability and reliability of UnitedHealthcare®, **UnitedHealth at Home** provides you with the confidence that your benefits will be provided by an experienced and recognized leader in health care. **UnitedHealth at Home** is underwritten by UnitedHealthcare Insurance Company.

UnitedHealthcare (www.UnitedHealthcare.com) is an operating division of UnitedHealth Group, the largest single health carrier in the United States.

[Back to top](#)

WEB 0003D

© 2009 UnitedHealthcare Insurance Company.
UnitedHealth at Home™ is underwritten by UnitedHealthcare Insurance Company,
Administered by LifePlans, Inc.

[About UnitedHealth at Home](#) | [Privacy Policy](#) | [For agents interested in this product](#)



Request a call

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE



Protection that's not out of reach

UnitedHealth *at Home*[™] offers a simple and low cost Home Care insurance plan for those who have not purchased long-term care coverage because they felt it was too complicated or too expensive. This product makes home health care insurance more accessible where before it may have seemed out of reach.

PROTECT YOURSELF OR A LOVED ONE

Explore your options. See what coverage would cost for you. To begin, please tell us the following:

- 1 Your ZIP Code
- 2 Your marital status
- 3 Your age:

GET YOUR QUOTE NOW

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard risk Class for the issue age reported by user of the website. Individuals applying for Home Care *Plus* (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care *Plus* is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. UnitedHealth *at Home*[™] policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL 1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

WEB 0004



Privacy policy

YOU CAN TRUST US WITH YOUR INFORMATION

We're very sensitive to privacy issues and respect your right to privacy. It's important for you to know how we handle the information we receive from you via the Internet.

RESPECTING YOUR RIGHT TO PRIVACY

All of our business practices are in full compliance with the privacy requirements under the Health Insurance Portability and Accountability Act (HIPAA).

PROTECTING YOUR CONFIDENTIAL INFORMATION

We have taken precautionary measures to make all information received from our online visitors as secure as possible against unauthorized access and use. We do not sell or share information to companies outside of our UnitedHealth Group organization.

However, it may be necessary for us to provide information to contracted external partners in order to respond to your inquiries and to provide you with services on our behalf. They may only use the information provided for the specified use and project.

YOUR ONLINE PREFERENCES

We use "cookie" technology to obtain usage information from our online visitors. You may disable your cookie information by adjusting your browser preferences on your personal computer at any time. Keep in mind that cookies do not identify a specific user and are not used to collect any personal information.

In order to provide you with the best possible service and relevant information to you, we use cookies to:

- Track resources and data accessed on the site per visitor
- Record general site statistics and activity
- Assist users experiencing Web site problems

YOUR DATA IS SAFE

We have appropriate security measures in place in our physical facilities to protect against the loss, misuse or alteration of information that we have collected from you at our site.

OUR ONLINE COMMUNICATION PRACTICES

You should know that unless otherwise noted, the email functionality on our site does not provide a completely secure and confidential means of communication. It is possible that your email communication may be accessed or viewed inappropriately by another Internet user while in transit to us. If you wish to keep your information completely private, you should not use email.

We may send email communications to you related to general health benefits, Web site updates, health conditions and other general health topics.

We may also send electronic newsletters on a periodic basis to various individuals and organizations. To opt-out of the newsletter you're receiving, click on the opt-out button associated with the specific communication.

WEB 0005

Request a call

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE

For an individual
who is 45 years old today
living in zip code 45201

Start over

HOME CARE OPTIONS

Home care policies are shorter benefit period insurance plans that cover care at home.

HOME CARE PLUS OPTIONS

GET YOUR PERSONALIZED QUOTE

First choose the dollars per day you want available for covering future assisted living services in your home.

[-] \$50 \$100 \$150 \$200 \$250 \$300 \$350 \$400 [+] recalculate

The average cost of home health care in your area is \$100 per day for home care. We chose this as the initial amount for your quote. You may change this amount to see the difference it makes to the premium and total benefit below. [Click here to view the original quote.](#)

YOU PAY THIS LOW MONTHLY PREMIUM

\$29
per month

\$36
per month

YOU GET THIS MUCH COVERAGE

Different policy options pay benefits for different periods of time.

6 months
of coverage

9 months
of coverage

\$18,000
total benefit

\$27,000
total benefit

With inflation protection, the total benefit amount doubles to \$36,000 within 15 years.

With inflation protection, the total benefit amount doubles to \$54,000 within 15 years.

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.



HOW MUCH DO I NEED?

See examples

[Print Page](#) | [Email this info](#)

Call 800-938-2800

Request a call

WEB 0007A

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care Plus (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care Plus is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. UnitedHealth at Home™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL 1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

Request a call

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE

For an individual who is 45 years old today living in zip code 45201

Start over

HOME CARE OPTIONS

HOME CARE PLUS OPTIONS

Home Care Plus policies are longer benefit period insurance plans that cover care at home or in a facility

GET YOUR PERSONALIZED QUOTE

First choose the dollars per day you want available for covering future assisted living services in your home.

[-] \$50 \$100 \$150 \$200 \$250 \$300 \$350 \$400 [+] recalculate

The average cost of home health care in your area is \$100 per day for home care. We chose this as the initial amount for your quote. You may change this amount to see the difference it makes to the premium and total benefit below. [Click here to view the original quote.](#)

YOU PAY THIS LOW MONTHLY PREMIUM

YOU GET THIS MUCH COVERAGE

Different policy options pay benefits for different periods of time.

<p>\$92 per month</p> <p>2 years of coverage</p> <p>\$73,000 total benefit</p> <p>With inflation protection, the total benefit amount doubles to \$146,000 within 15 years.</p>	<p>\$112 per month</p> <p>3 years of coverage</p> <p>\$109,500 total benefit</p> <p>With inflation protection, the total benefit amount doubles to \$219,000 within 15 years.</p>	<p>\$132 per month</p> <p>4 years of coverage</p> <p>\$146,000 total benefit</p> <p>With inflation protection, the total benefit amount doubles to \$292,000 within 15 years.</p>
---	---	---

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.



HOW MUCH DO I NEED?

See examples

[Print Page](#) | [Email this info](#)

Call 800-938-2800

Request a call

WEB 0007B

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care Plus (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care Plus is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. UnitedHealth at Home™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL 1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

Request a call

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE

For an individual
Who is 45 years old today
living in zip code 53101

Start over

POLICY OPTIONS

GET YOUR PERSONALIZED QUOTE

First choose the dollars per day you want available for covering future assisted living services in your home (Home Care) or a facility (Home Care Plus).



The average cost of home health care in your area is \$100 per day for home care and \$110 per day for assisted living. We chose this as the initial amount for your quote. You may change this amount to see the difference it makes to the premium and total benefit below.

[Click here to view the original quote.](#)

HOME CARE

Home care policies are shorter benefit period insurance plans that cover care at home

HOME CARE PLUS

Home Care Plus policies are longer benefit period insurance plans that cover care at home or in a facility

YOU PAY THIS LOW MONTHLY PREMIUM

YOU GET THIS MUCH COVERAGE

Different policy options pay benefits for different periods of time.

HOME CARE	HOME CARE PLUS		
\$46 per month	\$92 per month	\$112 per month	\$132 per month
1 year of coverage	2 years of coverage	3 years of coverage	4 years of coverage
\$40,150 total benefit	\$73,000 total benefit	\$109,500 total benefit	\$146,000 total benefit
With inflation protection, the total benefit amount doubles to \$80,300 within 15 years.	With inflation protection, the total benefit amount doubles to \$146,000 within 15 years.	With inflation protection, the total benefit amount doubles to \$219,000 within 15 years.	With inflation protection, the total benefit amount doubles to \$292,000 within 15 years.

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.

WEB 0007C



HOW MUCH DO I NEED?

See examples

[Print Page](#) | [Email this info](#)

Call 800-938-2800

Request a call

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care Plus (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care Plus is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. UnitedHealth *at Home*™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

© 2009 UnitedHealthcare Insurance Company.
UnitedHealth at Home™ is underwritten by UnitedHealthcare Insurance Company,
Administered by LifePlans, Inc.

[About UnitedHealth at Home](#) | [Privacy Policy](#) | [For agents interested in this product](#)

[Request a call](#)

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE

For a couple who are 45 and 45 years old today living in zip code 45201

[Start over](#)

HOME CARE OPTIONS

Home care policies are shorter benefit period insurance plans that cover care at home.

HOME CARE *PLUS* OPTIONS

GET YOUR PERSONALIZED QUOTE

First choose the dollars per day you want available for covering future assisted living services in your home.

\$50
\$100
\$150
\$200
\$250
\$300
\$350
\$400

The average cost of home health care in your area is \$100 per day for home care. We chose this as the initial amount for your quote. You may change this amount to see the difference it makes to the premium and total benefit below. [Click here to view the original quote.](#)

YOU PAY THIS LOW MONTHLY PREMIUM

YOU GET THIS MUCH COVERAGE

Different policy options pay benefits for different periods of time.

<p>\$50 for you + spouse/partner per month</p> <p>\$25 for you alone</p> <p>6 months of coverage</p> <p>\$18,000 total benefit</p> <p>With inflation protection, the total benefit amount doubles to \$36,000 within 15 years.</p>	<p>\$60 for you + spouse/partner per month</p> <p>\$30 for you alone</p> <p>9 months of coverage</p> <p>\$27,000 total benefit</p> <p>With inflation protection, the total benefit amount doubles to \$54,000 within 15 years.</p>
---	---

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.



HOW MUCH DO I NEED?

[See examples](#)

[Print Page](#) | [Email this info](#)

 **Call 800-938-2800**

[Request a call](#)

WEB 0008A

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care *Plus* (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care *Plus* is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home**[™] policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

[Request a call](#)

HOME PAGE

A NEW CHOICE IN CARE

GET YOUR PERSONALIZED QUOTE

For a couple who are 45 and 45 years old today living in zip code 45201

[Start over](#)

HOME CARE OPTIONS

HOME CARE PLUS OPTIONS

Home Care Plus policies are longer benefit period insurance plans that cover care at home or in a facility

GET YOUR PERSONALIZED QUOTE

First choose the dollars per day you want available for covering future assisted living services in your home.

\$50
\$100
\$150
\$200
\$250
\$300
\$350
\$400

The average cost of home health care in your area is \$100 per day for home care. We chose this as the initial amount for your quote. You may change this amount to see the difference it makes to the premium and total benefit below. [Click here to view the original quote.](#)

YOU PAY THIS LOW MONTHLY PREMIUM

YOU GET THIS MUCH COVERAGE

Different policy options pay benefits for different periods of time.

<p>\$110 for you + spouse/partner per month</p> <p>\$69 for you alone</p> <p>2 years of coverage</p> <p>\$73,000 total benefit</p> <p>With inflation protection, the total benefit amount doubles to \$146,000 within 15 years.</p>	<p>\$134 for you + spouse/partner per month</p> <p>\$84 for you alone</p> <p>3 years of coverage</p> <p>\$109,500 total benefit</p> <p>With inflation protection, the total benefit amount doubles to \$219,000 within 15 years.</p>	<p>\$158 for you + spouse/partner per month</p> <p>\$99 for you alone</p> <p>4 years of coverage</p> <p>\$146,000 total benefit</p> <p>With inflation protection, the total benefit amount doubles to \$292,000 within 15 years.</p>
---	--	--

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.



HOW MUCH DO I NEED?

[See examples](#)

[Print Page](#) | [Email this info](#)

 **Call 800-938-2800**

[Request a call](#)

WEB 0008B

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care Plus (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care Plus is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. UnitedHealth *at Home*™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL 1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

Request a call

HOME PAGE | A NEW CHOICE IN CARE | **GET YOUR PERSONALIZED QUOTE**

For a couple
Who are 45 and 45 years old today
living in zip code 53101

Start over

POLICY OPTIONS

GET YOUR PERSONALIZED QUOTE

First choose the dollars per day you want available for covering future assisted living services in your home (Home Care) or a facility (Home Care Plus).

-\$50 \$100 \$150 \$200 \$250 \$300 \$350 \$400 + recalculate

The average cost of home health care in your area is \$100 per day for home care and \$110 per day for assisted living. We chose this as the initial amount for your quote. You may change this amount to see the difference it makes to the premium and total benefit below.

[Click here to view the original quote.](#)

	HOME CARE	HOME CARE PLUS		
	Home care policies are shorter benefit period insurance plans that cover care at home	Home Care Plus policies are longer benefit period insurance plans that cover care at home or in a facility		
YOU PAY THIS LOW MONTHLY PREMIUM	\$78 for you + spouse/partner per month \$39 for you alone	\$110 for you + spouse/partner per month \$69 for you alone	\$134 for you + spouse/partner per month \$84 for you alone	\$158 for you + spouse/partner per month \$99 for you alone
YOU GET THIS MUCH COVERAGE Different policy options pay benefits for different periods of time.	1 year of coverage \$40,150 total benefit With inflation protection, the total benefit amount doubles to \$80,300 within 15 years.	2 years of coverage \$73,000 total benefit With inflation protection, the total benefit amount doubles to \$146,000 within 15 years.	3 years of coverage \$109,500 total benefit With inflation protection, the total benefit amount doubles to \$219,000 within 15 years.	4 years of coverage \$146,000 total benefit With inflation protection, the total benefit amount doubles to \$292,000 within 15 years.

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.

WEB 0008C

HOW MUCH DO I NEED?

See examples

Print Page | Email this info

Call 800-938-2800

Request a call

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care Plus (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care Plus is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. UnitedHealth *at Home*™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

© 2009 UnitedHealthcare Insurance Company.
UnitedHealth at Home™ is underwritten by UnitedHealthcare Insurance Company,
Administered by LifePlans, Inc.

[About UnitedHealth at Home](#) | [Privacy Policy](#) | [For agents interested in this product](#)

For an individual who is 45 years old today

Close X

How much do I need?

CARE STORIES



KAREN — RHEUMATOID ARTHRITIS:

TEN HOURS OF HOME CARE PER DAY WITH OPTION TO MOVE TO ASSISTED LIVING FACILITY

Diagnosed at an early age with a progressive form of rheumatoid arthritis which her doctor said would lead to disability, Karen was determined to remain at home as long as possible. As a single woman, Karen feared she would need to ask her daughter to leave her job to care for her. Instead, Karen called **UnitedHealth at Home™** to access her Home Care *Plus* benefits. A care manager from **UnitedHealth at Home** determined that Karen could remain at home with the daily assistance of a home health aide as well as periodic monitoring by a registered nurse. The cost of her ten hours of home care was \$200 per day. When Karen is no longer able to remain in her home, her care manager will find a setting that is appropriate to meet her care needs.



BILL — AUTO ACCIDENT:

CARE IN A SKILLED NURSING FACILITY

While driving home from work one evening, Bill was involved in a multi-vehicle crash. He was taken to the nearest hospital where his doctors determined he had suffered a spinal cord injury that left him unable to care for himself without assistance. His wife Diane, who works full-time outside the home, was faced with the need to provide round-the-clock care for her husband. Diane contacted **UnitedHealth at Home** to inquire about their options. A **UnitedHealth at Home** care manager met with the couple and determined that Bill's Home Care *Plus* policy would provide him with care for the next two years in a skilled nursing facility. Diane is grateful they have financial support, and that Bill has the care he needs close to home so that she is able to see him every day.



RUTH — ALZHEIMER'S:

EXTENDED CARE IN A SKILLED NURSING FACILITY

Lisa could no longer care for her 76-year-old mother, Ruth, at home because of her mother's advancing Alzheimer's disease. Lisa called **UnitedHealth at Home** to learn how to access her mother's Home Care *Plus* benefits. A **UnitedHealth at Home** care manager explained to Lisa that her mother's policy would cover her care in a skilled nursing facility for up to four years. Given her mother's relatively young age, Lisa questioned what would happen after her benefits were depleted. The care manager explained that **UnitedHealth at Home** is a National Long-Term Care Partnership policy. That means when the time comes, **UnitedHealth at Home** would assist in transferring her mother to a Medicaid-paid skilled nursing facility for the duration of her mother's life. This feature preserved a significant amount of Ruth's estate.

This feature preserved a significant amount of Ruth's estate.

WEB 00009

ABOUT THESE STORIES

Scenarios shown above are illustrations based on the Home Care policy coverage as outlined by **UnitedHealth at Home**. They do not represent a guarantee. Situations and costs vary. Read materials carefully before purchasing any policy.

[Back to website](#)

Call 800-938-2800

See examples

Request a call

Home care policies are shorter benefit period insurance plans that cover care at home

GET YOUR PERSONALIZED QUOTE

How much do I need?

Close

CARE STORIES



DAVID — MOTORCYCLE ACCIDENT:

TWO HOURS OF CARE PER DAY WITH HOME HEALTH AIDE FOR EIGHT WEEKS

While commuting to work on his motorcycle, David was struck from behind, thrown from the bike, and suffered fractures in his arm and leg requiring him to remain on bed rest for eight weeks. His casts prevented him from such daily activities as bathing and dressing himself. His wife, Mary, a busy professional, needed assistance with his care so he could remain at home. She activated his Home Care policy and a **UnitedHealth at Home™** care manager spoke with the couple to determine a plan of care that provided home health aide assistance for two hours a day every morning while Mary was at work. The cost of his care was about \$50 per day, and David required eight weeks of assistance before his casts could be removed. The amount of benefit provided for David by his Home Care totaled \$2,000. The remaining balance of his benefits will be available to him when he needs them in the future.



KATHERINE — STROKE:

FIVE HOURS OF CARE PER DAY WITH HOME HEALTH AIDE FOR EIGHT MONTHS

Before reaching retirement, Katherine suffered a stroke that prevented her from performing many activities of daily living. Her husband, John, did not have the strength to lift Katherine out of bed nor transfer her around the house, and the couple's only son lived 100 miles away. To keep Katherine from going to a nursing facility, John activated her Home Care policy. Their **UnitedHealth at Home** care manager determined a plan of care for Katherine that included recommended equipment plus five hours a day of home health aide assistance, split between morning and evening hours.



RICHARD — DEMENTIA:

EIGHT HOURS OF CARE PER DAY WITH HOME HEALTH AIDE FOR 12 MONTHS

When Susan's mother died suddenly, her elderly father, Richard, needed to move in with her as he was unable to be home alone because his memory was failing. Susan works full time, so she called **UnitedHealth at Home** and activated her father's Home Care benefits. A **UnitedHealth at Home** care manager developed an eight hour per day plan of care for Richard that included a home health aide to assist him with activities such as bathing and dressing, as well as twice weekly transportation to an adult day care center for socialization. Richard's need for eight hours of in-home care cost roughly \$160 per day.

WEB 00010

ABOUT THESE STORIES

Scenarios shown above are illustrations based on the Home Care policy coverage as outlined by **UnitedHealth at Home**. They do not represent a guarantee. Situations and costs vary. Read materials carefully before purchasing any policy.

[Back to website](#)

ABOUT OUR QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance.

Close X

Email this personalized quote

TO:

FROM:

Send me a copy

YOUR MESSAGE:

[Back to website](#) WEB 0011

Print Screen

EMILUM

2 years of coverage

3 years of coverage

4 years of coverage

\$13 per mo



Finally, insurance that helps you get the care you need at home.

Welcome to **UnitedHealth at Home**[™].

We offer innovative, new insurance plans designed to help you get the care you need right in your own home.

Our plans:

- May help keep you out of a nursing home or other care facility.
 - Can provide benefits from 6 months to 4 years.*
- Can be tailored to your healthcare and financial needs.



Learn more about our at home care insurance with this informative guide.

Request a Call Back

Or call now for your guide or with any questions:

1-800-938-2800

Download Guide Now

View the guide on your computer now.

Get Guide in Mail

We'll send a guide to your home promptly.

Visit Our Web site

For more information and resources.

*Some products not available in all states.

WEB 0012

[Capture Image](#)

[Print Screen](#)



YES, I'd like a UnitedHealth at Home™ Advisor to contact me.



Request a call

Please enter your contact information so that one of our **UnitedHealth at Home** licensed Advisors may reach you to provide assistance and answer any questions that you may have.

* First Name Last Name
* Required fields * Phone () -

[Back to website](#)

WEB 0012A

[Capture Image](#) [Print Screen](#)



YES, I'd like to download a free informative guide.

Please enter the information below and click download to get a complimentary PDF of our guide — **The Care You Want *at Home*.**

Print Screen



* Required Fields

* First Name Last Name

* Address 1

Address 2

* City State ZIP

Phone () -

Email

12-digit code from your mailer (if you have one)



Code example

DOWNLOAD

If you included your telephone number above, a **UnitedHealth *at Home*[™]** licensed Advisor will follow up with you to answer any questions you may have.

No thanks. [Just take me to the website.](#)

WEB 0012B



YES, please send me a free, informative guide.

Please enter the information below to ensure prompt delivery of your complimentary guide —
The Care You Want at Home.



* Required Fields

* First Name Last Name

* Address 1

Address 2

* City State ZIP

Phone () -

Email

12-digit code from your mailer (if you have one)



Code example

SUBMIT

If you included your telephone number above, a **UnitedHealth at Home**™ licensed Advisor will follow up with you to answer any questions you may have.

[Print Screen](#)

No thanks. [Just take me to the website.](#)

WEB 0012C



About UnitedHealth at Home™

UnitedHealth at Home insurance products were developed for the millions of Americans who, up until now, may not have purchased long-term care insurance because they felt it was too complicated or too expensive.

This product makes home health care insurance coverage more accessible to those who may have felt it was out of their reach. Our approach is focused on helping to keep people in their homes for as long as possible, and includes not just financial coverage, but the added benefit of ongoing care coordination for consumers and their families.

Backed by the stability and reliability of UnitedHealthcare®, **UnitedHealth at Home** provides consumers with the confidence that their benefits will be provided by an experienced and recognized leader in health care.

UnitedHealth at Home is underwritten by UnitedHealthcare Insurance Company.

UnitedHealthcare (www.UnitedHealthcare.com) is an operating division of UnitedHealth Group, the largest single health carrier in the United States.

As a recognized leader in the health and well-being industry, we strive to:

- Improve the quality and effectiveness of health care for all Americans.
- Enhance access to health benefits.
- Create products and services that make health care more affordable.
- Use technology to make the health care system easier to navigate.

Our family of companies delivers innovative products and services to approximately 70 million Americans.

UnitedHealthcare's nationwide network includes 560,000 physicians (and other care professionals), 80,000 dentists and 4,800 hospitals. Our pharmaceutical management programs provide more affordable access to drugs for 13 million people.

WEB 0013



Personalized quote

For an individual
who is 45 years old today
living in 45201

Plan ahead. Call today.

 **800-938-2800**

HOME CARE OPTIONS

Home care policies are shorter benefit period insurance plans that cover care at home.

\$29 per month	\$36 per month
6 months of coverage	9 months of coverage
\$18,000 total benefit	\$27,000 total benefit
\$100 daily benefit	\$100 daily benefit

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.

QUOTE 0001A

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care *Plus* (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care *Plus* is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home**™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.



Personalized quote

For an individual
who is 45 years old today
living in 45201

Plan ahead. Call today.

 **800-938-2800**

HOME CARE *PLUS* OPTIONS

Home Care *Plus* policies are longer benefit period insurance plans that cover care at home or in a facility.

<p>\$92 per month</p> <p>2 years of coverage</p> <hr/> <p>\$73,000 total benefit</p> <hr/> <p>\$100 daily benefit</p>	<p>\$112 per month</p> <p>3 years of coverage</p> <hr/> <p>\$109,500 total benefit</p> <hr/> <p>\$100 daily benefit</p>	<p>\$132 per month</p> <p>4 years of coverage</p> <hr/> <p>\$146,000 total benefit</p> <hr/> <p>\$100 daily benefit</p>
--	--	--

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.

QUOTE 0001B

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care *Plus* (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care *Plus* is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home™** policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.



Personalized quote

For an individual
who is 45 years old today
living in zip code 53101

Plan ahead. Call today.

 **800-938-2800**

POLICY OPTIONS

Home Care *Plus* policies are longer benefit period plans that cover care at home or in a facility.

HOME CARE	HOME CARE <i>PLUS</i>		
<p>\$46 per month</p> <p>1 year of coverage</p> <p>\$40,150 total benefit</p> <p>\$110 daily benefit</p>	<p>\$92 per month</p> <p>2 years of coverage</p> <p>\$73,000 total benefit</p> <p>\$100 daily benefit</p>	<p>\$112 per month</p> <p>3 years of coverage</p> <p>\$109,500 total benefit</p> <p>\$100 daily benefit</p>	<p>\$132 per month</p> <p>4 years of coverage</p> <p>\$146,000 total benefit</p> <p>\$100 daily benefit</p>

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.

QUOTE 0001C

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care *Plus* (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care *Plus* is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home**™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.



Personalized quote

For a couple
who are 45 and 45 years old today
living in 60601

Plan ahead. Call today.

 **800-938-2800**

HOME CARE OPTIONS

Home care policies are shorter benefit period insurance plans that cover care at home.

<p>\$50 for you + spouse/partner per month</p> <hr/> <p>\$25 for you alone</p> <hr/> <p>6 months of coverage</p> <hr/> <p>\$18,000 total benefit</p> <hr/> <p>\$100 daily benefit</p>	<p>\$60 for you + spouse/partner per month</p> <hr/> <p>\$30 for you alone</p> <hr/> <p>9 months of coverage</p> <hr/> <p>\$27,000 total benefit</p> <hr/> <p>\$100 daily benefit</p>	<p>\$71 for you + spouse/partner per month</p> <hr/> <p>\$36 for you alone</p> <hr/> <p>12 months of coverage</p> <hr/> <p>\$36,500 total benefit</p> <hr/> <p>\$100 daily benefit</p>
---	---	--

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.

QUOTE 0002A

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care *Plus* (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care *Plus* is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home™** policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of

coverage, contact your insurance agent or the company. Not available in all states.

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home™** is underwritten by UnitedHealthcare Insurance Company, Administered by LifePlans, Inc.



Personalized quote

For a couple
who are 45 and 45 years old today
living in 60601

Plan ahead. Call today.

 **800-938-2800**

HOME CARE *PLUS* OPTIONS

Home Care *Plus* policies are longer benefit period insurance plans that cover care at home or in a facility.

<p>\$110 for you + spouse/partner per month</p> <hr/> <p>\$69 for you alone</p> <hr/> <p>2 years of coverage</p> <hr/> <p>\$73,000 total benefit</p> <hr/> <p>\$100 daily benefit</p>	<p>\$134 for you + spouse/partner per month</p> <hr/> <p>\$84 for you alone</p> <hr/> <p>3 years of coverage</p> <hr/> <p>\$109,500 total benefit</p> <hr/> <p>\$100 daily benefit</p>	<p>\$158 for you + spouse/partner per month</p> <hr/> <p>\$99 for you alone</p> <hr/> <p>4 years of coverage</p> <hr/> <p>\$146,000 total benefit</p> <hr/> <p>\$100 daily benefit</p>
---	--	--

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.

QUOTE 0002B

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care *Plus* (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care *Plus* is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home™** policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be

continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home**™ is underwritten by UnitedHealthcare Insurance Company, Administered by LifePlans, Inc.



Personalized quote

For a couple
who are 45 and 45 years old today
living in zip code 53101

Plan ahead. Call today.

 **800-938-2800**

POLICY OPTIONS

Home Care *Plus* policies are longer benefit period plans that cover care at home or in a facility.

HOME CARE	HOME CARE <i>PLUS</i>		
<p>\$78 for you + spouse/partner per month</p> <hr/> <p>\$39 for you alone</p> <hr/> <p>1 year of coverage</p> <hr/> <p>\$40,150 total benefit</p> <hr/> <p>\$110 daily benefit</p>	<p>\$110 for you + spouse/partner per month</p> <hr/> <p>\$69 for you alone</p> <hr/> <p>2 years of coverage</p> <hr/> <p>\$73,000 total benefit</p> <hr/> <p>\$100 daily benefit</p>	<p>\$134 for you + spouse/partner per month</p> <hr/> <p>\$84 for you alone</p> <hr/> <p>3 years of coverage</p> <hr/> <p>\$109,500 total benefit</p> <hr/> <p>\$100 daily benefit</p>	<p>\$158 for you + spouse/partner per month</p> <hr/> <p>\$99 for you alone</p> <hr/> <p>4 years of coverage</p> <hr/> <p>\$146,000 total benefit</p> <hr/> <p>\$100 daily benefit</p>

The daily benefit and total benefit amounts are in today's dollars. These will inflate five percent compounded annually as an adjustment for inflation. This means that your total benefit will double every 15 years.

QUOTE 0002C

ABOUT ONLINE QUOTES:

The plan selections and features described on this website are offered by the UnitedHealthcare Insurance Company. This material is not a solicitation for insurance. It is provided for informational purposes and contains only a summary of coverage; individual policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations. All applications are subject to the underwriting requirements of UnitedHealthcare Insurance Company. Due to state variations, the actual form numbers may vary. Premiums shown are monthly level premiums based on the Standard Risk Class for the issue age reported by user of the website. Individuals applying for Home Care *Plus* (Long-Term Care Insurance) may be eligible for the Preferred Risk Class discount based on health status to be determined during the underwriting process following application. Premiums subject to change at any time. Tax-qualified Long-Term Care Insurance policy premiums may be deductible from income. Please consult with your tax advisor.

Why we ask for your zip code: The costs of long-term care vary from state to state. They also may vary between rural and urban areas in the same state. The information shown in the online quote for Home Care is based on the local cost of a Home Health Aide for five hours per day. The information shown in the online quote for Home Care *Plus* is based on the local cost of a private room in an Assisted Living Facility. UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc., an independent research firm.

Why we ask for your marital status: Married persons or those with a domestic partner are eligible to receive a discount. For married users this discount has been applied to premiums shown on the website.

Why we ask for your age: Your premiums are tied to your age so generally, the younger you are when you purchase coverage, the lower your premiums will be.

Texas Residents: This website is not for use in Texas.

ABOUT THESE POLICIES:

© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home**™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.



Home Care

Plan Brochure

Insurance coverage for assisted living services in your own home which can be a more affordable option than traditional long-term care insurance.



STAY AT HOME, NOT IN ONE.

**Introducing the
Home Care
insurance plan from
UnitedHealth *at Home*.™**



Did you know that 70 percent of us will need long-term care services at some point in our lives?¹ Our Home Care insurance plans are designed to help pay for these assisted living services you may need right in your own home.

Family caregivers often face emotional and financial stress, lost work time, lost wages and benefits, and strain on relationships. We can help.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

Get the care most health and disability insurance, including Medicare, may not cover — care at home.

An accident, injury, illness or surgery may leave you unable to perform activities of daily living such as dressing yourself or using the bathroom.

Without insurance coverage like ours, you may end up in a care facility such as a nursing home to receive assisted living services. This can be expensive and stressful for you and your loved ones.

“Medicaid, Medicare and the majority of private medical insurance plans offer little or nothing in the way of payments for home care assistance – the most commonly needed care in later life. So, many caregiver families find themselves reaching into their own pockets, often straining the family coffers and boosting stress levels even more.”² And disability insurance only covers lost wages and income.

²Crute, Sheree. (Nov./Dec. 2007). “Caring for the Caregiver.” AARP The Magazine.

Why consider a Home Care insurance plan?

- Provides insurance coverage³ for assisted living services at home not covered by most private health insurance and Medicare.
- Helps you recover at home rather than in a facility in case of an accident, injury, illness or surgery.
- Helps relieve the undue stress and financial burden caregiving creates for loved ones like your spouse, partner or children.
- Offers more affordable premiums than many traditional long-term care insurance plans.
- Offers flexible benefit amounts designed to fit your budget.
- Includes a personal Care Manager to help coordinate care services.
- Helps pay for some home modifications (up to a specified amount), such as shower grab bars and seats, as needed.
- Backed by the reliability and stability of UnitedHealthcare,[®] an experienced and recognized leader in health care insurance.

³**UnitedHealth at Home**[™] insurance benefits are triggered when you are unable to perform two of the six activities of daily living: bathing, continence, dressing, feeding, transferring, toileting or cognitive impairment like Alzheimer's.

Who needs a Home Care insurance plan?

Here are some important questions you should ask yourself to help decide if a Home Care insurance plan is right for you and your family.

- Yes** **No** If you were in an accident, would your spouse or partner be able take care of you at home without assistance?
- Yes** **No** Would your children have the time and financial resources to care for you at home, if you ever needed it? For how long?
- Yes** **No** If you are single, is there someone who could take care of you at home if you ever became disabled and needed assisted living services?
- Yes** **No** If you or your spouse/partner were to have surgery or an accident, would you prefer to recover at home?
- Yes** **No** The national average cost of home health care services is \$26,000 annually.^{4,5} Could you afford to pay for home health care services without this insurance?

If you answered “no” to any of the questions above, you should consider a Home Care insurance plan.

⁴UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

⁵Five hours of care/day, five days/week.

Now is the best time to consider a Home Care insurance plan.

Plan ahead. If you wait until you need care, it will be too late to enroll in our Home Care plan.

An accident, injury, illness or surgery can happen at any age and premiums generally increase as you get older.

Our Home Care insurance plans are flexible and affordable.

You choose how much you would like your policy to pay and how long you would like those dollars to last.

Home Care plan premiums for a typical 40-year-old person buying a 12-month Home Care plan with \$100 per day of coverage are as low as \$33 per month.⁶

⁶Rates shown are based on national rates, reflects the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

With a Home Care insurance plan, you get a “pool of money” that can be used for care.

For example, if you buy a 12-month Home Care plan with \$100 per day of coverage, you would have a pool of \$36,500 available for assisted living services at home.

So, if you were to need five hours a day of home health care, at today's rate of about \$20 per hour, this pool would last about 12 months. If you only need care for a couple of hours a day, the pool would last much longer. And, if you only needed three months of care, the rest of your money would stay in the pool for future use.

Plus, your benefit amounts will increase annually with our built-in inflation protection. This means that your “pool of money” will double every 15 years, so the \$36,500 will become \$73,000 in 15 years.

Did you know?

The average cost of home health care services is \$100 per day for five hours of care.⁷

The cost of a Home Care plan may start as low as \$1 per day.⁸

⁷UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

⁸Rates shown are based on national rates, reflects the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

Let us help you start planning today.

Contact us today to ask questions or to find out more about our Home Care insurance plans. Also ask about our Home Care *Plus* insurance plans that also include coverage in nursing homes and assisted living facilities. We're ready to help.

Call toll-free:

(800) 938-2800

Visit our Web site:

www.UnitedHealthatHome.com

or call your Agent today.

UnitedHealth at Home™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL 1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

©2009 UnitedHealthcare Insurance Company.

APP PAM HC 1001 0509



Home Care *Plus*

Plan Brochure

Comprehensive insurance coverage for assisted living services in your own home, *plus* coverage in a nursing home or assisted living facility, if needed.



STAY AT HOME, NOT IN ONE.

Introducing the Home Care *Plus* insurance plan from UnitedHealth *at Home*.™



Did you know that 70 percent of us will need long-term care services at some point in our lives?¹ Our Home Care *Plus* insurance plans provide comprehensive coverage that focus on helping you get the assisted living services you may need right in your own home. Plus, the plans include coverage for nursing home or assisted living facility care, if needed.

Family caregivers often face emotional and financial stress, lost work time, lost wages and benefits, and strain on relationships. We can help.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

Get the care most health and disability insurance, including Medicare, may not cover — care at home.

An accident, injury, illness or surgery may leave you in need of assisted living services such as help dressing yourself or using the bathroom.

Without insurance coverage like ours, you may end up in a care facility such as a nursing home to receive assisted living services. This can be expensive and stressful for you and your loved ones.

“Medicaid, Medicare and the majority of private medical insurance plans offer little or nothing in the way of payments for home care assistance — the most commonly needed care in later life. So, many caregiver families find themselves reaching into their own pockets, often straining the family coffers and boosting stress levels even more.”² And disability insurance only covers lost wages and income.

Did you know?

The cost of nursing home care averages \$193 per day for a semi-private room and \$214 per day for a private room.³

The cost of a Home Care *Plus* plan may start as low as \$1.85 per day for a 40-year-old married individual.⁴

²Crute, Sheree. (Nov./Dec. 2007). “Caring for the Caregiver.” AARP The Magazine.

³UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

⁴Rates shown are based on national rates, reflects the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

Why consider a Home Care *Plus* insurance plan?

- Provides insurance coverage⁵ for assisted living services at home which may not be covered by most private health insurance and Medicare.
- Helps you recover at home whenever possible rather than in an outside care facility in case of an accident, injury, illness or surgery.
- Extends coverage to a nursing home or assisted living facility should it be necessary.
- Helps relieve the undue stress and financial burden caregiving creates for loved ones like your spouse, partner or children.
- In states that participate in the National Long-Term Care Insurance Partnership Program, our plans qualify as compatible. This helps protect assets you would otherwise need to spend down before qualifying for Medicaid.
- Offers flexible benefit amounts designed to fit your budget.
- Includes a personal Care Manager to help coordinate care services.
- Backed by the reliability and stability of UnitedHealthcare®, an experienced and recognized leader in health care insurance.

⁵**UnitedHealth at Home™** insurance benefits are triggered when you are unable to perform two of the six activities of daily living: bathing, continence, dressing, feeding, transferring, toileting or cognitive impairment like Alzheimer's.

Who needs a Home Care *Plus* insurance plan?

Here are some important questions you should ask yourself to help you decide if a Home Care *Plus* insurance plan is right for you and your family.

Yes **No** If you were in an accident, would your spouse or partner be able take care of you at home without assistance?

Yes **No** Would your children have the time and financial resources to care for you at home, if you ever needed it?
For how long?

Yes **No** If you are single, is there someone who could take care of you at home if you ever became disabled and needed assisted living services?

Yes **No** Have you saved enough to cover assisted living care services in your home (national average cost of \$26,000 per year^{6, 7}) or a nursing home (national average cost of \$70,000/year for a semi-private room and \$78,000/year for a private room⁶)?

If you answered “no” to any of the questions above, you should consider a Home Care *Plus* insurance plan.

⁶UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

⁷Five hours of care/day, five days/week.

Now is the best time to consider a Home Care *Plus* insurance plan.

Plan ahead. If you wait until you need care, it will be too late to enroll in our Home Care *Plus* plan.

An accident, injury, illness or surgery can happen at any age and premiums generally increase as you get older.

Our Home Care *Plus* insurance plans are flexible.

You choose how much you would like your policy to pay and how long you would like those dollars to last.

Home Care *Plus* plan premiums for a 40-year-old couple buying a 2-year plan with \$100 per day in coverage are as low as \$86 per month for both.⁸

Create your personalized quote at:
www.UnitedHealthatHome.com

⁸Rates shown are based on national rates, reflects the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

**With a
Home Care *Plus*
insurance plan, you get
a “pool of money” that
can be used for care.**

For example, if you buy a 2-year Home Care *Plus* plan with \$100 per day of coverage, you would have a pool of \$73,000 available for assisted living services at home or in a facility.

So, if you were to need five hours a day of home health care, at today's rate of about \$20 per hour, this pool would last about two years. If you only need care for a couple of hours a day, the pool would last much longer. And, if you only needed three months of care, the rest of your money would stay in the pool for future use.

Plus, your benefit amounts will increase annually with our built-in inflation protection. This means that your “pool of money” will double every 15 years, so the \$73,000 will become \$146,000 in 15 years.

Did you know?

The average cost of home health care services is \$100 per day for five hours of care.⁹

The cost of assisted living care averages \$100 per day.⁹

⁹UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

**Let us help you
start planning today.**

Contact us today to ask questions or to find out more about our Home Care *Plus* insurance plans. Also ask about our Home Care insurance plans for more affordable, shorter-term home health care coverage. We're ready to help.

Call toll-free:

(800) 938-2800

Visit our Web site:

www.UnitedHealthatHome.com

or call your Agent today.

UnitedHealth at Home™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL 1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

©2009 UnitedHealthcare Insurance Company.

APP PAM HCP 2001 0509

The Care You Want *at Home*



Insurance plans for
assisted living services
right in your own home.

 UnitedHealth *at Home*[™]

STAY AT HOME, NOT IN ONE.

Most health and disability insurance, including Medicare, may not cover care at home.¹

How will you get the services you need at home?



Get insurance coverage that helps pay for assisted living services at home.

Did you know that 70 percent of us will need long-term care services at some point in our lives?¹

At any moment, an accident, injury, illness or surgery may leave you temporarily unable to perform the usual activities of daily living such as dressing yourself or using the bathroom independently.²

Many people don't realize that private health insurance and Medicare may not cover the majority of assisted living (long-term care) services many of us will need at some point in our lives.¹ And disability insurance only covers lost wages and income.

UnitedHealth at Home™ insurance plans are designed to help you pay for the assisted living services you need right in your own home for as long as possible. This may relieve undue stress and financial burden for you and your family in a time of need.

Did you know?

Without home health care insurance coverage, you may end up in a care facility such as a nursing home to receive assisted living services, and you may be responsible for the bills.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

²**UnitedHealth at Home™** insurance benefits are triggered when you become unable to perform two of the six activities of daily living: bathing, continence, dressing, feeding, transferring, toileting or cognitive impairment like Alzheimer's.

**Not planning on
needing assisted
living services
to stay in your
home if you're
temporarily
disabled?**

**The key words
there are
“not”
and
“planning.”**



Home health care insurance may help you when health insurance or Medicare can't.

You never know when — due to accident, injury, illness or surgery — you'll wish you had home health care insurance either for yourself, your spouse, partner or a loved one. Look at the benefits of home care coverage:

- Get care at home for as long as possible rather than in a nursing home or assisted living facility.
- Get benefits and services designed to fit your budget.
- Get help to relieve the financial burden and stress on your family and loved ones.
- Get financial benefits designed to help protect your family's assets.
- Get affordable premiums compared to traditional long-term care plans.
- Get a personal Care Manager who creates an individualized care plan to help you get the care you need while we help with the costs.



Home Care insurance just makes sense.

“Medicaid, Medicare and the majority of private medical insurance plans offer little or nothing in the way of payments for home care assistance — the most commonly needed care in later life. So, many caregiver families find themselves reaching into their own pockets, often straining the family coffers and boosting stress levels even more.”¹

**Nationally, home health care
costs an average of
\$100 per day for five hours of care.²**

**The cost of a Home Care insurance plan
may start as low as \$1 per day for
\$100 per day of coverage.³**

¹Crute, Sheree. (Nov./Dec. 2007). “Caring for the Caregiver.” AARP The Magazine.

²UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

³Rates shown are based on national rates, reflect the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.



**If you fall into one of these groups,
you may want to consider a home health
care insurance policy:**

- Couples turning 65 making decisions about Medicare coverage and health care needs.
- People 50+ currently planning retirement, including their health care and insurance portfolio.
- People 40+ who understand the difficulties in caring for a loved one and want to plan ahead for their own care.

Did you know?

Family caregivers often face emotional and financial stress, lost work time, lost wages and benefits, and strain on relationships. We can help.

**The question
isn't will your
family take care
of you.**

**The question
is how?
And for
how long?**

Is home health care insurance right for my family and me?

Here are some important questions you should ask yourself to help you decide if home health care insurance is right for you and your family.

- Yes No If you were in an accident, would your spouse or partner be able to take care of you at home without assistance?
- Yes No Would your children have the time and financial resources to care for you at home, if you ever needed it? For how long? _____
- Yes No If you are single, is there someone who could take care of you in your home if you ever became disabled and needed assisted living services?
- Yes No If you have young children and you were diagnosed with a chronic disease, would you prefer to stay at home with them as long as possible?
- Yes No If an elderly parent ever needed assisted living services due to age or illness, could you take care of them in their home? For how long? _____
- Yes No If you or your spouse/partner were to have surgery or get into an accident, would you prefer to recover at home?
- At home
 In a facility If your elderly parent had a choice, would they prefer care at home versus a nursing home or assisted living facility?

Is there really any question that you'd rather receive care at home?

**Your insurance
may cover
your medical
care.**

**But will it
cover assisted
living services
at home?**

How does our home health care coverage differ from other types of insurance?

Medicare/Medicaid

- Medicare is a government program primarily designed to provide health care coverage for those over age 65.¹
- “Generally, Medicare does not pay for most long-term care. Medicare does not pay for personal or custodial care (help with Activities of Daily Living), which is the greatest part of long-term care services.”¹
- Medicaid is a government program designed to help people who are low income or have spent most of their assets.¹
- Medicaid will only pay for long-term care services if you have little to no income or assets. Generally, most states require you have no more than \$2,000 in assets to qualify for Medicaid.¹
- With Medicaid, you may not have control over where you receive care. “In some states, there is a shortage of Medicaid beds, so you might have to go on a waiting list or be admitted to a nursing facility that is not your first choice or is located far from your family and friends.”¹

Private Health Insurance

- Most policies aren’t designed to pay for assisted living/personal care services and facility care.
- If personal care is covered at all, it may not be covered in your home.

Disability Insurance

- Most policies are purely designed to cover lost wages due to accident or injury.
- Doesn’t provide health care benefits.

Our home health care insurance plans help pay for assisted living services right in your own home.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

UnitedHealth *at Home*[™] insurance plan options, features and benefits.

**As you consider the advantages
of an insurance plan from
UnitedHealth *at Home*[™], remember we
have plans designed to fit your budget.**

Home Care first

Our plans concentrate on covering assisted living services at home first. Some of our plans also include coverage in nursing homes or assisted living facilities.

Personal Care Manager

Plans offer the services of a Care Manager who creates a personalized care plan and helps you and your family by connecting you with the resources you may need.

Waiting period

We offer policies with no waiting period for home care. This means they begin to cover home health care services the first day you are eligible for benefits.

Nonforfeiture protection

If you stop paying premiums, we offer policies designed to provide you with limited benefits.

Inflation protection

Our policies automatically increase benefits by a percentage each year so your policy dollars will grow as the cost of assisted living services increase.

Great discounts

We offer spouse/partner discounts on all plans. Our Home Care *Plus* plans also offer preferred health discounts.

Guaranteed renewable

Our policies will remain in effect as long as your premiums are paid when due.

Tax-qualified plans available

We offer long-term care policies that are federally tax-qualified and offer certain federal income tax advantages.

Home modification

Our policies help cover some cost to modify your home (up to a specified amount) to make it a safer, more supportive living environment (e.g. shower grab bars and seats).

Caregiver training

Our policies provide training for family members who are providing care (“caregivers”) to allow them to be more effective and provide safer care at home.

Respite Care

Our policies include temporary relief (a few hours to a few days) from daily caregiving responsibilities for family members providing care.



**How can you
afford to get
home health
care insurance?**

**How can
you afford
not to?**

It's easy to get assisted living services at home with Home Care and Home Care *Plus*.

UnitedHealth at Home™ has insurance plans designed to help you stay in your home for as long as possible. Our plans include insurance coverage as well as the personal touch of a Care Manager to help coordinate care for you and provide relief for your family.

Monthly rates for our Home Care insurance plan can be as low as the price of a dinner for two at a nice restaurant.

Premiums for a typical 40-year-old buying a 12-month Home Care plan with \$100 per day of coverage are as low as \$33 per month.¹

With a Home Care insurance plan you get a “pool of money” that can be used for care.

For example, if you buy a 12-month Home Care plan with \$100 per day of coverage, you would have a pool of \$36,500 available for assisted living services at home.

So, if you were to need five hours a day of home health care, at today's rate of about \$20 per hour, this pool would last about 12 months. If you only need care for a couple of hours a day, the pool would last much longer. And, if you only needed three months of care, the rest of your money would stay in the pool for future use.

Plus, your benefit amounts will increase annually with our built-in inflation protection. This means that your “pool of money” will double every 15 years, so the \$36,500 will become \$73,000 in 15 years.

¹Rates shown are based on national rates, reflect the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.



Now is the best time to plan for yourself and your family.

With **UnitedHealth at Home™** affordable home care insurance can be a reality for you. We'll help you choose from a range of coverage options to meet your needs.

And it's all backed by the stability and reliability of UnitedHealthcare®, a recognized leader in the health and well-being industry, delivering insurance products and services to approximately 70 million Americans.

IMPORTANT

It's vital to plan ahead and get home care insurance coverage now because:

- Many of us will need long-term care services at some point in our lives.
- Coverage is generally unavailable to those who already need care.
- Premiums generally increase as you get older.

For any questions about home care insurance or additional information about our Home Care insurance plans, contact us now.

Call toll-free:

800-938-2800

Visit our Web site:

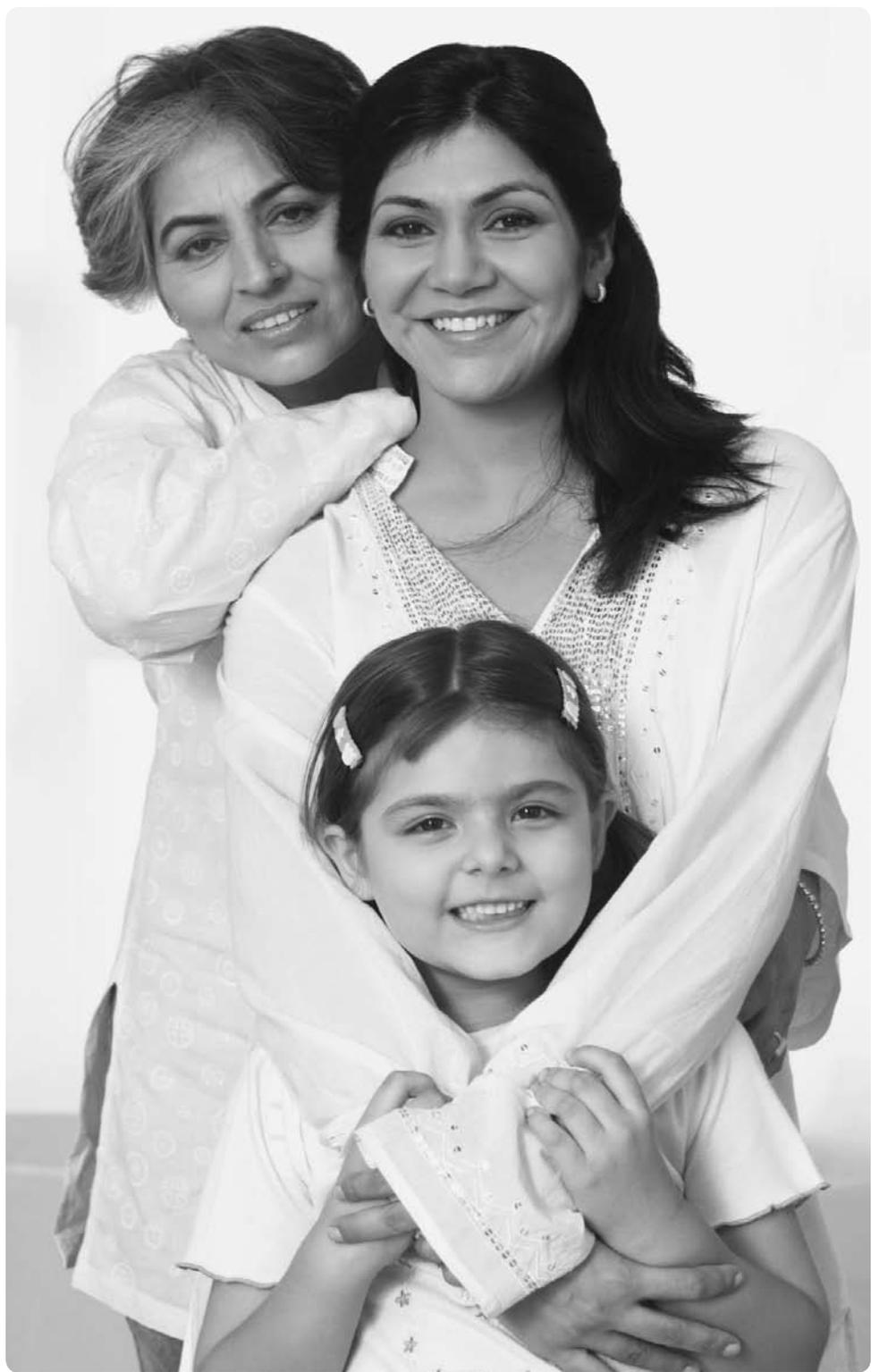
www.UnitedHealthatHome.com

or call your Agent today.

**Create your personalized quote at
www.UnitedHealthatHome.com**



STAY AT HOME, NOT IN ONE.





 UnitedHealth *at Home*[™]

STAY AT HOME, NOT IN ONE.



Call toll-free:

800-938-2800

Visit our Web site:

www.UnitedHealthatHome.com

or call your Agent today.



STAY AT HOME, NOT IN ONE.

UnitedHealth at Home™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

©2009 UnitedHealthcare Insurance Company.

APP CGB 0003 0509

<i>SERFF Tracking Number:</i>	<i>UHLC-126219722</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42920</i>
<i>Company Tracking Number:</i>	<i>AR LTC-STC ADVERTISING - WEB</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care ADV-W</i>		
<i>Project Name/Number:</i>	<i>LTC-STC Advertising - W/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126219722 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42920
Company Tracking Number: AR LTC-STC ADVERTISING - WEB
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care ADV-W
Project Name/Number: LTC-STC Advertising - W/

Supporting Document Schedules

Satisfied -Name: Cover Letter

Review Status:

Filed

07/22/2009

Comments:

Attached.

Attachment:

7-13-2009 Cover Letter-Advertisement Filing (AR-Web).pdf

July 13, 2009

Attn: Long Term Care Insurance Advertising Analyst
Arkansas Insurance Department
Life & Health Division
1200 West Third Street
Little Rock, Arkansas 72201

RE: UnitedHealthcare Insurance Company ("United")
Advertising Filing
(see attached listing for forms)
United NAIC No. 79413
United FEIN No. 36-2739571

Dear Long Term Care Insurance Advertising Analyst:

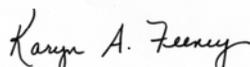
We enclose for filing, copies of United's advertising materials. The advertising materials that are included with this filing are listed on an attached page. We have included the type of advertisement, the type of distribution, as well as the format and content of the material. The materials will be for use with the following previously approved policy forms and rates:

LTC POL 1000 AR	Comprehensive Policy	Approved 2/19/09
SERFF Tracking No. UHLC-125942058; State No. 41087		
STC POL 1000	Home Care Only Policy	Approved 2/19/09
SERFF Tracking No. UHLC-125939264; State No. 41080		

These materials are new and will not replace any advertising materials currently on file with your Department. The policy has been approved to be sold either through brokers, direct telephone sales or Direct Mail.

We respectfully request your favorable consideration and approval of this filing. Should you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone (215) 902-8468 or e-mail karyn_a_feeney@uhc.com.

Sincerely,



Karyn A. Feeney
Director, Contract & Compliance
e-mail: karyn_a_feeney@uhc.com
phone: (215) 902-8468
fax: (215) 902-8813

LISTING OF ADVERTISING FORMS

Form Number	Description	Type	Format and Content	Distribution	For Use With
WEB 0002	Website – Home Page	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0003	Website – A New Choice	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0003A	Website – Ease of Buying	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0003B	Website – Flexible Choices	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0003C	Website – Home Care	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0003D	Website – FAQs	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0004	Website – Get Your Personalized Quote	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0005	Website – Privacy Policy	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0007A	Website – Quote Single Home Care	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0007B	Website – Quote Single Home Care Plus	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0007C	Website – Quote Single NTQ	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0008A	Website – Quote Couples Home Care	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0008B	Website – Quote Couples Home Care Plus	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0008C	Website – Quote Couples NTQ	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0009	Website – How Much Do I Need Plus	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0010	Website – How Much Do I Need	Invitation to Inquire	Not printed – color	Web	LTC and STC

WEB 0011	Website – Email the Quote	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0012	Website – Landing Page	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0012A	Website – Request a Call eBRC From Landing	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0012B	Website – Download Guide eBRC	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0012C	Website – eBRC Guide Request	Invitation to Inquire	Not printed – color	Web	LTC and STC
WEB 0013	Website – About UnitedHealth at Home	Invitation to Inquire	Not printed – color	Web	LTC and STC
QUOTE 0001A	Website – PDF Quote Single Home Care	Invitation to Inquire	Not printed – color	Web	LTC and STC
QUOTE 0001B	Website – PDF Quote Single Home Care Plus	Invitation to Inquire	Not printed – color	Web	LTC and STC
QUOTE 0001C	Website – PDF Quote Single NTQ	Invitation to Inquire	Not printed – color	Web	LTC and STC
QUOTE 0002A	Website – PDF Quote Couples Home Care	Invitation to Inquire	Not printed – color	Web	LTC and STC
QUOTE 0002B	Website – PDF Quote Couples Home Care Plus	Invitation to Inquire	Not printed – color	Web	LTC and STC
QUOTE 0002C	Website – Quote Couples NTQ	Invitation to Inquire	Not printed – color	Web	LTC and STC
APP PAM HC HCP 3001	Website – PDF of HC & HCP Pamphlets	Invitation to Inquire	Not printed – color	Web	LTC and STC
APP CGB 0003	Website – PDF of Consumer Guidebook	Invitation to Inquire	Not printed – color	Web	LTC and STC