

# Communication to Unum Clients

## 1. Unum Announcement

- Effective 2/1/2026, Unum will discontinue accepting applications into their GLTC plans.
- Existing insureds are not impacted, and Unum is not sending communications to existing insureds.
- Employers maintain Unum plan for existing insureds.

## 2. Why Employers are Offering an LTC Plan

- [Key reasons for LTC](#)

## 3. Employer Options

- Maintain Unum Plan and No New LTC Plan
- Maintain Unum Plan and Introduce New LTC Plan
- Terminate Unum Plan and Introduce New LTC Plan
- Terminate Unum Plan and No LTC Plan

## 4. LTC Proposal

- Prepare and present a proposal with all LTC products available

## 5. New LTC Benefit in 2026

- Determine new LTC Plan and enroll in 2026.

## 6. LTC Source for Unum and New LTC Plan

- All employees receive the same level of customer service regardless of LTC plan.
- HR has one administration resource for both LTC plans.

## 7. LTC Solutions, Inc

- [LTC Solutions, Inc](#)
- [LTCS Services for Unum Plans](#)