

# LTC Solutions' Strategy for Unum LTC Clients

## 1. Unum's Letter and FAQ Announcement

As brokers we provide services, product knowledge, industry knowledge, and recommendations that are best for the employer and employees. Broker recommendations can differ from the carrier's recommendation. While Unum offers in multiple places in the letter for employers terminate the LTC plan, in most cases this is not the best solution for the employer or employees.

Terminating the Unum plan terminates the BOR which means the broker cannot provide service to HR or the employees, see the list below. Unum stops paying commissions to the broker, which is unique in the LTC market as all other carriers continue to pay commissions.

See chart below and [attached](#).

Service	HR Services	LTCS Services
<b>Monthly Billing Reconciliation &amp; Continuation Tracking</b>	HR reconciles the bill from Unum iServices every month and provides continuation paperwork to terminated employees.	LTCS reconciles the bill every month, provides the employee with continuation paperwork and provides HR a reconciled invoice. When an employee continues coverage, it remains as a group plan and does not convert to an individual plan.
<b>Rate Increases</b>	HR will not receive notification of rate increases. Employees will receive an Unum letter two months prior to the rate increase. Employees have questions and many will call HR	LTCS tracks all rate increases Unum files and notifies HR immediately. The state reviews the information to determine approval of the rate increase, approval for part of the rate increase or no approval. When the state decides they notify Unum. Unum notifies brokers. LTCS will notify HR, which will be 6 months to a year prior to the effective date of the rate increase. LTCS provides HR a rate increase communication timeline and provides all communication to employees with emails, webinars, 800# and email to LTCS W2 licensed LTC specialists
<b>Unum's Customer Service 800 Number</b>	Lacking in LTC product information, LTC industry, administration, plan design recommendations, LTC Legislation and rate increase information.	As brokers we provide a service that is above and beyond the carriers which is a competitive advantage. LTCS has an LTC Customer Service department with W2 LTC licensed employees. LTC training includes an initial two-month training course and a minimum of 2 hours of ongoing training every week. This allows for the best employee experience with the most up to date knowledge of LTC and their Unum LTC plan

Claims	Employee calls Unum to file a claim and works with the assigned Unum claims person.	<p>LTCS is an advocate for the claimant and their family. LTCS provides the employer a customized website with a policyholder tab that includes claims assistance.</p> <p>LTCS provides information on how to file a claim with a HIPAA form that allows LTCS to discuss the claim with Unum.</p> <p>LTCS has product knowledge to ensure Unum is processing the claim accurately.</p> <p>We have seen misunderstandings of the product, so we were able to provide information and discussions to have the claim paid</p>
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## 2. Communication to Unum Clients

### 3. Broker Process to Obtain LTC Proposal

- a. LTCS becomes co-broker with 50/50 commission split.
- b. [Click here](#) to request a proposal.
- c. LTCS reviews completed proposal with the broker in 2 to 4 weeks
- d. LTCS present proposal to client with broker
- e. Client makes decision and co-broker of record is signed