

RCUH Long-Term Care Benefit FAQ

1. What is Long-Term Care Insurance?

Long-Term Care insurance may provide financial support if you are no longer able to handle activities of daily living (ADLs) on your own, including: getting dressed, bathing, eating, and using the restroom.

- Plan Document Policy 536066: <https://www.rcuh.com/policies-forms-documents/long-term-care-full-plan-document.pdf>

2. Do I have Long-Term Care Insurance?

RCUH employees in a regular status positions at 75% FTE or greater hired before January 1, 2026 are automatically enrolled in the RCUH Base Plan, Long-Term Care Insurance. You can confirm this benefit in several locations within [RCUH Employee Self-Service](#).

- Employee Information > Employee Benefits > Benefits Summary
- Pay Stub (Employer contributions are taken on the 1-15th pay periods – reflected on pay stub for the 22nd of the month) in the Employer-Paid box.

3. What benefits can the RCUH Base Plan cover?

- Facility Monthly Benefit: \$2,000
- Home Monthly Benefit: \$1,000
- Facility Benefit Duration: 5 Years
- Home Benefit: 50%
- Lifetime Maximum: \$72,000
- Elimination (Waiting) Period: 90 Days

4. How are rates determined and who pays for this?

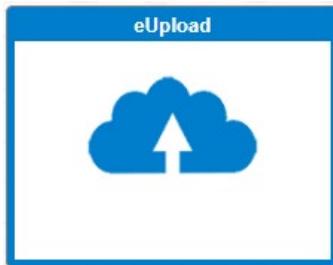
LTC insurance rates are dependent on your age of entry in to the benefit as well as the benefit eligibility date. The base monthly benefit premiums were paid by RCUH on behalf of your project (100% employer-paid, no employee contributions).

- For those enrolled prior to July 1, 2022: [Rate Sheet](#)
- For those enrolled July 1, 2022 or later: [Rate Sheet](#)

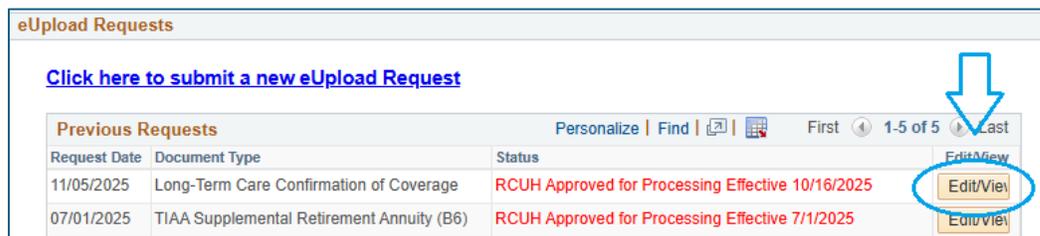
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5. How do I determine my rate and confirm my coverage levels?

Log in to [RCUH Employee Self-Service](#) – look for the eUpload icon in the second section “Reminders/eUpload”



- eUpload- Requests > Previous Requests
 - Document Type: **Long-Term Care Confirmation of Coverage** – click the “Edit/View” button on the right



eUpload Requests			
Click here to submit a new eUpload Request			
Previous Requests			Personalize Find [Print] [Refresh]
Request Date	Document Type	Status	First 1-5 of 5 Last
11/05/2025	Long-Term Care Confirmation of Coverage	RCUH Approved for Processing Effective 10/16/2025	Edit/View
07/01/2025	TIAA Supplemental Retirement Annuity (B6)	RCUH Approved for Processing Effective 7/1/2025	Edit/View

- In the Document Uploads section, click the link to the Attachment
- You may download the pdf from your browser

6. What if there is erroneous information on the Confirmation of Coverage?

Corrections are only needed if you are choosing to port your coverage.

- If your **name** or **date of birth** is wrong, please contact RCUH Employee Benefits section to make the correction with UNUM before you submit your [Continuation of Coverage Form](#).
- If your **mailing address** is missing or wrong, you can correct the contact information on the [Continuation of Coverage Form](#).

7. If RCUH no longer administers the benefit, what does that mean for me?

Effective March 31, 2026, RCUH will no longer collect monthly premiums and remit payment on your behalf to UNUM. Existing insureds (employees who were enrolled in the benefit January 1, 2026 or earlier) will have the option to continue their enforce coverage on a direct billed basis at their current premium level, starting with the April 2025 monthly premiums and are subject to any future rate increases as determined by UNUM.

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8. What are my options?

Upon reviewing the [Long-Term Care Insurance Policy](#) and assessing your future needs for the benefit and reviewing your current monthly Long-Term Care Confirmation of Coverage documentation in [RCUH Employee Self-Service](#) > eUpload (Long-Term Care), employees may choose one of the following options:

- a) **Continue Long-Term Care insurance** by porting coverage to an individual plan and assuming premium payments (Employee action required).
 - Complete the LTC [Continuation of Coverage Form](#) continuation of coverage form
 - Confirm contact information
 - Provide billing/auto-pay information
 - Submit to RCUH Employee Benefits via eUpload – DEADLINE: May 22, 2026
 - RCUH will submit your enrollment form to UNUM on your behalf.
 - You can expect to receive communication from UNUM directly.
- b) **Allow Long-Term Care insurance to lapse** (Default option, no action needed) and their coverage will automatically end on March 31, 2026.

9. How long do I have to decide to continue my coverage?

RCUH HR has 60 days from termination of coverage (March 31, 2026) to process and submit the Continuation of Coverage form to UNUM on your behalf.

DEADLINE to submit your completed Continuation of Coverage Form to RCUH HR to ensure timely submittal to UNUM: May 22, 2026

Relevant Links:

- [RCUH Policy 3.545 RCUH Group Long-Term Care Insurance](#)
- [RCUH Long-Term Care Plan](#) (Certificate of Coverage - UNUM Policy 536066)
- Long Term Care Rates:
 - For those enrolled prior to July 1, 2022: [Rate Sheet](#)
 - For those enrolled July 1, 2022 or later: [Rate Sheet](#)
- [UNUM LTC Continuation of Coverage Form](#) (return to RCUH Employee Benefits via RCUH Employee Self-Service > eUpload Feature by May 22, 2026)
- [RCUH Policy 3.510 Fringe Benefits](#)
- [UNUM Website \(for RCUH Employees\)](#)

Questions or concerns? Contact the **RCUH Employee Benefits** team at rcuh_benefits@rcuh.com or (808) 956-7055 or (808) 956-6979.