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207 575 2211



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**COLLIN COUNTY**  
**ATTN: PAM DENNIS**  
**2300 BLOOMDALE RD STE 4117**  
**MCKINNEY TX 75071-8517**

HUMAN RESOURCES

September 30, 2025

Re: New Enrollments for Group Long Term Care Policy Number 00597234

We are writing to inform you that we will discontinue accepting new enrollments into Group Long Term Care (GLTC) policies, including your company's policy, as of February 1, 2026. Please retain this letter with your policy.

Existing insureds are not impacted by this action. Please read the full letter for important information, including on plan administration.

We are making this change due to shifts in the market and evolving customer needs. Since these group plans were designed more than three decades ago, there have been significant and accelerating changes in the LTC business: people are living longer and requiring more extended care than was expected when these products were first priced, which has led to higher claim costs and premium increases. We recognize the financial burden that rate increases place on your company and the enrollees in your group plan. These increases are necessary to ensure the product remains actuarially sound, which in turn protects your coverage and our ability to meet claims. We anticipate continued rate increase activity to address the evolving demands of this business.

This decision is also consistent with the evolution of the employment benefits market, with employers shifting focus towards broader offerings, including voluntary benefits, financial wellness, and more flexible insurance solutions. We regularly review and adjust our product offerings to ensure we have the right solutions to meet the evolving needs of our diverse customer base.

Following the discontinuation of accepting new enrollments on February 1st, 2026, you will maintain responsibility for administering the group plan for your covered employees, inclusive of any future rate actions that must be implemented. If you no longer wish to administer the plan, we are available to speak with you regarding terminating the policy while offering continuation of coverage to your existing insureds.

If the policy is terminated, you will be relieved of all administrative and policyholder duties, and existing insureds will have the option to continue their inforce coverage on a direct billed basis at their current premium level, subject to any future rate increases.

We value your partnership and the trust you have placed in Unum. We remain committed to supporting you and your covered employees through this transition.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries, including Unum Life Insurance Company of America and First Unum Life Insurance Company (NY).

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Please see below the FAQ for additional information. If you have other questions about this change, your plan, or the options available to you, please contact us at [GLTCInfo@unum.com](mailto:GLTCInfo@unum.com) or 1-800-227-4165.

Sincerely,

A handwritten signature in black ink, appearing to read 'Scott Carter', written in a cursive style.

Scott Carter  
President, Closed Block Operations

CC:

Darrell Lane Tate  
Robert Leddelle Nichols



## Frequently Asked Questions

**Q: Does this change impact existing enrollees on our group plan?**

A: No. Existing enrollees on the group plan are not impacted. Existing coverage remains unchanged relative to this action.

If the group plan is terminated, then existing enrollees on the group bill are eligible for continuation of coverage with direct billing.

**Q: Will our obligations as plan administrator still need to continue?**

A: Yes, unless the group policy is terminated, your company's plan administrator obligations will continue.

Ongoing administrator responsibilities include, but are not limited to, support of group billing and reconciliation of premium amounts due, timely reporting of terminating employees, communication of the continuation of coverage option to terminating employees, implementing any future rate increases, supporting employee questions, verifying continued employee eligibility, etc.

If you would like to discuss the option to terminate the group plan and discontinue your plan administrator obligations, please email us at [GLTCInfo@unum.com](mailto:GLTCInfo@unum.com).

**Q: Will group billing continue for employees and spouses who are currently enrolled in this plan?**

A: Yes, your company will maintain responsibility for the group plan administration, inclusive of supporting future rate actions applied to the group policy.

If you would like to consider moving this plan to direct billing for all current enrollees, please email us at [GLTCInfo@unum.com](mailto:GLTCInfo@unum.com) to discuss your options.

**Q: Will the group policy be subjected to potential future rate increases?**

A: Yes, your group policy will continue to be in scope for any rate increases implemented in the future.

**Q: What happens if the number of active employees enrolled in the group falls below the minimum requirement?**

A: If the number of active employees insured under your group plan falls below the minimum requirement, the group policy will terminate. Upon termination, all enrolled employees and their covered spouses will be eligible for continuation of coverage with direct billing. Following the policy's termination, your company's obligations as plan administrator will discontinue.

**Q: What action do I need to take regarding this change?**

A: No action is required by you for this change to take effect.