



Unum Long Term Care Insurance

Important Benefit Announcement

Effective 2/1/2026, Unum will not be accepting any new applications. If you, or an eligible family member would like to enroll in the plan, you need to sign and submit an application by 1/31/2026.

For those with existing Unum coverage, you are not impacted, and your coverage remains the same.

No Health Questions for Newly-Eligible PSEA members – New PSEA members may purchase coverage with guaranteed issue (no health questions) for 60 days following the date of PSEA membership. Guarantee Issue is a one-time opportunity. [Click here](#) to watch a personal story about Guarantee Issue.

All other benefit eligible employees who did not enroll during the qualifying period or would like to make changes to existing coverage, spouses/domestic partners and eligible family members may apply by 1/31/2026 subject to full medical underwriting.

Apply Now

877-286-2852

Key Reasons to Apply Now

Your Good Health

Good health buys your coverage. If you wait to apply at a later date, and your health changes, you may no longer qualify based on health conditions.



Issue Age Rates

Rates are based on your age when the policy is issued and do not increase as you age. The carrier reserves the right to file for an increase on the LTC product.



The longer you wait, the longer you go uninsured

If an accident or illness caused you to need long term care, you would have to pay out of your own pocket.



No other benefit covers Long Term Care

Health insurance and long-term disability insurance do not cover LTC needs.



Learn More, View Rates, and Apply Online at www.myltcguide.com/psea

Talk with a LTC Benefits Expert: (877) 286-2852

¹All active PSEA members working a minimum of 20 hours per week working for Pacific Gas & Electric. Plans with a 6-year or Unlimited duration, and/or the \$4,000 - \$9,000 monthly benefit amounts require underwriting (completion of a health questionnaire; Evidence of Insurability Form) even during a guaranteed issue period. Eligible employees applying outside of their initial eligibility enrollment period, spouses/domestic partners, and all other family members require medical underwriting for all levels of coverage, at all times