

Home & Auto Insurance

(Liberty Mutual, MetLife Home and Auto & Safeco Insurance)

University employees may enroll in home and auto insurance at group rates through the University. The University has partnered with three companies to provide this coverage: Liberty Mutual Insurance, MetLife Home and Auto, and Safeco Insurance.

HOW TO ENROLL:

If you enroll in coverage through the University, premiums will be deducted directly from your paychecks. To obtain quotes or receive additional information on available coverage, contact the respective company:

Liberty Mutual Insurance

visit http://www.libertymutual.com/uemployees or Call **1-800-524-9400** (mention client # 119937) MetLife Home and Auto & Safeco Insurance Call 1-877-638-7515

Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Please consult a sales representative for additional information.

The University does not guarantee that rates provided by any of these companies will be the best rate available to you.

HYATT LEGAL PLANS

Hyatt Legal Plans is an affordable solution to help you with your legal needs. The Group Legal Plan, administered by Hyatt Legal Plans, gives you access to legal representation or advice for a wide range of legal matters. Covered legal services include:

- Wills and Estate Planning
- Debt Matters
- Defense of Civil Lawsuits
- Reduced Fees
- Real Estate Matters
- Consumer Protection

- Document Review
- Juvenile Matters
- Family Law
- Document Preparation
- Traffic Matters

To get an up-to-date listing of participating attorneys (including attorneys outside the state of Utah) and covered services, go to www.legalplans.com. Once on the website current participants can go to "Members Log In". Employees who are not current members or who have not set up a member login can go to "Thinking About Enrolling" and use 4940030 as the password.

HOW TO ENROLL:

If you wish to enroll, visit <u>http://www.metlife.com/mybenefits</u> or call **1-800-GET-MET 8** (800) 438-6388. Enrollment is automatically continued unless you cancel your enrollment during open enrollment (cancellation will be effective June 30).

Long Term Care Insurance (CNA)

Long-term care is the kind of care people need when, because of severe injury or chronic illness, they cannot perform basic activities of daily living without help. Long-term care isn't just for the elderly; disabling injuries can occur at any age. A disabling illness or injury might mean needing help in your home to do basic activities, such as bathing and dressing, or needing full-time nursing home assistance.

The cost of long-term care can range from \$30,000 to \$100,000 per year, and those costs are typically not paid by other insurance. Medical insurance only pays for short-term acute care. Disability insurance pays a percentage of your regular salary while you are unable to work. Medicare will only pay for limited amounts of care. Medicaid does pay for long-term care; however, only after you spend most of your financial assets.

HOW TO ENROLL:

The University of Utah sponsors Long-Term Care Insurance through CNA. Information regarding plan options and premiums is available by contacting at CNA at **1-800-528-4582** or visit the following webpage: http://www.ltcbenefits.com/start.asp?account=32021347&user_id=uofutahgltc

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