



Help protect your finances!

Name: Aerovironment, Inc.

Policy #: 949209

What is long term care?

It is the type of care you may need if — due to an accident or serious illness — you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living* such as:



• Eating	• Dressing
• Bathing	• Toileting
• Continence	• Transferring

How does this coverage help?

Long term care provides benefits to help you pay for care provided by:



• Adult Day Care	• Adult Day Care Facility
• Home Health Care	• Alzheimer's Facility
• Homemaker Services	• Nursing Facility
• Hospice Services	• Hospice Facility
• Personal Care	• Residential Care Facility
• Respite Care	• Rehabilitation Facility

How to apply



You can learn more about coverage for you and your eligible family members by visiting your Unum info-site:

<http://www.unuminfo.com/aerovironment/index.aspx>

To enroll in coverage, please fill out all applicable forms on the info-site. Turn in forms to your Human Resources or mail to the address indicated on the form.

If you have questions about your coverage, please contact:

Unum Customer Service at 800-227-4165

“Activities of Daily Living (ADLs)”* are:

- Eating means feeding oneself by getting food into the body from a receptacle (such as a plate or cup) or by a feeding tube or intravenously.
- Bathing means washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
- Continence means the ability to maintain control of bowel or bladder function; or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
- Dressing means putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
- Toileting means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
- Transferring means the ability to move into and out of a bed, a chair, or wheelchair.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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FOR EMPLOYEE INFORMATION