



250 E. 200 S. Suite 125, Salt Lake City, Utah 84111

Open Enrollment (**May 1 – May 31**) is your **last special enrollment opportunity** to enroll in **Life with Long-Term Care coverage** without going through underwriting (providing proof of good health).

Long-term care expenses can vary from place to place; however, they can be very costly. Morningstar estimates in Utah:

- **Assisted Living:** approximately \$5,200/month
- **Memory Care:** approximately \$4,500 - \$6,000/month
- **Nursing Home (Skilled Nursing):** approximately \$10,600/month

This benefit allows you to use a portion of your life insurance to help pay for long-term care expenses – helping protect your savings while giving you flexibility in how and where you receive care.

Why consider coverage?

- Help cover high long-term costs
- Flexible care options (home, assisted living, or nursing facility)
- Reduce the burden on family
- Peace of mind

Learn more: attend the virtual open enrollment session on Tuesday, **May 5th at 10:00 am**

Enroll during Open Enrollment: log into [UBenefits Plus](#) between May 1 and May 31 – new coverage will be effective July 1, 2026

Wishing you health and wellness,
University of Utah Human Resource Management (UHRM)