

**UNUM LONG TERM CARE PLAN
Policy 523615**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	1,000
Facility Benefit Duration	3 Years
Home Benefit	100%
Lifetime Maximum	36,000
Elimination Period	90 Days
Home Care Level	Professional
Inflation Protection	Simple Capped

OPTIONS:

Monthly Rates

Insurance Age	Plan 1 Base Plan
18-30	9.40
31	9.90
32	10.00
33	10.50
34	11.10
35	11.20
36	12.00
37	12.60
38	13.30
39	14.00
40	14.30
41	15.10
42	16.00
43	16.60
44	17.60
45	18.60
46	19.60
47	20.80
48	21.80
49	22.80
50	24.20
51	25.50
52	27.20
53	28.50
54	30.20
55	31.70
56	34.20
57	36.70
58	39.00
59	41.70
60	44.60
61	48.00
62	51.20
63	54.50

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Facility Monthly Benefit	1,000
Home Monthly Benefit	1,000
Facility Benefit Duration	3 Years
Home Benefit	100%
Lifetime Maximum	36,000
Elimination Period	90 Days
Home Care Level	Professional
Inflation Protection	Simple Capped

OPTIONS:

Monthly Rates

Insurance Age	Plan 1 Base Plan
64	58.10
65	64.40
66	68.40
67	72.90
68	77.90
69	83.50
70	88.50
71	98.70
72	108.70
73	118.30
74	127.40
75	136.80
76	146.10
77	156.50
78	168.70
79	181.90
80	195.00
81	209.40
82	224.10
83	242.60
84	259.20

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BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	1,000
Facility Benefit Duration	6 Years
Home Benefit	100%
Lifetime Maximum	72,000
Elimination Period	90 Days
Home Care Level	Professional
Inflation Protection	Simple Capped

OPTIONS:

Monthly Rates

Insurance Age	Plan 1 Base Plan
18-30	10.80
31	11.10
32	11.60
33	12.00
34	12.40
35	12.90
36	13.40
37	14.20
38	14.70
39	15.70
40	16.40
41	17.00
42	18.30
43	19.10
44	20.00
45	21.20
46	22.20
47	23.80
48	25.00
49	26.30
50	27.70
51	29.80
52	31.10
53	33.00
54	35.20
55	37.10
56	39.90
57	42.90
58	45.90
59	49.70
60	52.90
61	56.90
62	61.20
63	65.50

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Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	1,000
Facility Benefit Duration	6 Years
Home Benefit	100%
Lifetime Maximum	72,000
Elimination Period	90 Days
Home Care Level	Professional
Inflation Protection	Simple Capped

OPTIONS:

Monthly Rates

Insurance Age	Plan 1 Base Plan
64	70.70
65	78.70
66	84.10
67	90.20
68	96.70
69	104.10
70	111.50
71	125.20
72	138.70
73	151.60
74	163.30
75	176.20
76	189.00
77	203.80
78	220.60
79	239.10
80	258.10
81	277.60
82	298.00
83	323.30
84	346.70

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BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	1,000
Facility Benefit Duration	Unlimited
Home Benefit	100%
Lifetime Maximum	Unlimited
Elimination Period	90 Days
Home Care Level	Professional
Inflation Protection	Simple Capped

OPTIONS:

Monthly Rates

Insurance Age	Plan 1 Base Plan
18-30	13.70
31	14.30
32	14.70
33	15.50
34	16.00
35	16.80
36	17.40
37	18.20
38	19.20
39	20.00
40	21.10
41	22.40
42	23.50
43	24.80
44	26.10
45	27.40
46	29.10
47	30.60
48	32.80
49	34.50
50	36.30
51	38.60
52	41.00
53	43.40
54	46.00
55	48.50
56	52.30
57	56.40
58	61.00
59	65.30
60	70.50
61	76.10
62	81.80
63	88.00

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BASE PLAN:

Facility Monthly Benefit
Home Monthly Benefit
Facility Benefit Duration
Home Benefit
Lifetime Maximum
Elimination Period
Home Care Level
Inflation Protection

1,000
1,000
Unlimited
100%
Unlimited
90 Days
Professional
Simple Capped

OPTIONS:

Monthly Rates

Insurance Age	Plan 1 Base Plan
64	94.60
65	105.40
66	113.40
67	122.10
68	131.20
69	141.10
70	151.20
71	169.30
72	187.50
73	204.20
74	220.60
75	237.50
76	254.90
77	275.50
78	296.50
79	321.00
80	344.80
81	368.60
82	395.50
83	426.70
84	454.60