

**UNUM LONG TERM CARE PLAN  
022162**

**Connecticut Rates**

<b>BASE PLAN:</b>		<b>OPTIONS:</b>	
Facility Monthly Benefit	1,000	Home Care Level	<b>TOTAL</b>
Home Monthly Benefit	500	Inflation Protection	<b>SIMPLE</b>
Facility Benefit Duration	3 YEARS		
Home Benefit	50%		
Lifetime Maximum	36,000		
Elimination Period	90 DAY		
Home Care Level	<b>PROFESSIONAL</b>		

**Monthly Rates**

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
<b>18-30</b>	3.40	4.60	6.10	8.10
<b>31</b>	3.60	4.90	6.40	8.60
<b>32</b>	3.80	5.10	6.50	8.80
<b>33</b>	3.90	5.30	7.00	9.40
<b>34</b>	4.20	5.60	7.40	9.90
<b>35</b>	4.30	5.70	7.50	10.10
<b>36</b>	4.60	6.10	8.20	10.90
<b>37</b>	4.80	6.40	8.60	11.30
<b>38</b>	5.10	6.80	9.20	12.10
<b>39</b>	5.50	7.20	9.80	12.70
<b>40</b>	5.70	7.50	10.10	13.30
<b>41</b>	6.00	8.10	10.70	14.00
<b>42</b>	6.40	8.50	11.30	15.00
<b>43</b>	6.80	9.00	12.00	15.70
<b>44</b>	7.30	9.50	12.90	16.60
<b>45</b>	7.70	10.10	13.50	17.70
<b>46</b>	8.20	10.80	14.40	18.70
<b>47</b>	8.70	11.40	15.30	19.90
<b>48</b>	9.40	12.20	16.40	21.20
<b>49</b>	9.90	13.00	17.20	22.20
<b>50</b>	10.50	13.80	18.30	23.50
<b>51</b>	11.40	14.80	19.60	25.10
<b>52</b>	12.20	15.90	21.20	26.90
<b>53</b>	13.10	16.90	22.50	28.50
<b>54</b>	14.20	18.20	24.20	30.60
<b>55</b>	15.10	19.50	25.60	32.20
<b>56</b>	16.60	21.30	28.00	35.10
<b>57</b>	18.20	23.10	30.60	38.10
<b>58</b>	19.80	25.10	32.90	41.00
<b>59</b>	21.70	27.40	35.80	44.20
<b>60</b>	23.70	29.60	38.90	47.60
<b>61</b>	26.00	32.40	42.50	51.70
<b>62</b>	28.60	35.40	46.30	56.00
<b>63</b>	31.30	38.50	50.20	60.30
<b>64</b>	34.50	41.90	54.60	65.10

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Facility Monthly Benefit	1,000	Home Care Level	<b>TOTAL</b>
Home Monthly Benefit	500	Inflation Protection	<b>SIMPLE</b>
Facility Benefit Duration	3 YEARS		
Home Benefit	50%		
Lifetime Maximum	36,000		
Elimination Period	90 DAY		
Home Care Level	<b>PROFESSIONAL</b>		

**Monthly Rates**

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
<b>65</b>	39.10	47.10	62.00	73.10
<b>66</b>	42.60	50.80	66.70	78.00
<b>67</b>	46.50	55.00	72.00	83.50
<b>68</b>	51.00	59.70	77.70	89.30
<b>69</b>	55.60	64.60	84.20	96.20
<b>70</b>	60.70	70.10	90.40	102.60
<b>71</b>	69.40	79.20	102.20	114.80
<b>72</b>	78.00	88.40	113.80	126.90
<b>73</b>	86.70	97.60	124.90	138.70
<b>74</b>	95.60	106.90	135.30	149.50
<b>75</b>	104.10	116.20	146.50	161.20
<b>76</b>	113.90	126.20	157.40	172.40
<b>77</b>	124.80	137.50	170.20	185.40
<b>78</b>	137.00	150.30	184.70	200.30
<b>79</b>	149.90	163.50	200.50	216.50
<b>80</b>	163.90	178.00	216.50	232.70
<b>81</b>	179.30	193.80	233.70	250.40
<b>82</b>	195.90	210.90	251.90	268.70
<b>83</b>	214.80	230.20	274.30	291.50
<b>84</b>	233.70	249.70	294.30	312.00

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**Connecticut Rates**

**BASE PLAN:**

Facility Monthly Benefit                   **1,000**  
 Home Monthly Benefit                   **500**  
 Facility Benefit Duration               **6 YEARS**  
 Home Benefit                               **50%**  
 Lifetime Maximum                       **72,000**  
 Elimination Period                       **90 DAY**  
 Home Care Level                         **PROFESSIONAL**

**OPTIONS:**

Home Care Level                           **TOTAL**  
 Inflation Protection                      **SIMPLE**

**Monthly Rates**

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
<b>18-30</b>	4.00	5.60	7.30	9.90
<b>31</b>	4.20	5.70	7.40	10.30
<b>32</b>	4.40	6.10	7.90	10.80
<b>33</b>	4.70	6.40	8.30	11.20
<b>34</b>	4.80	6.50	8.50	11.60
<b>35</b>	4.90	6.90	9.00	12.20
<b>36</b>	5.30	7.30	9.40	12.60
<b>37</b>	5.60	7.70	10.00	13.70
<b>38</b>	5.90	8.10	10.50	14.30
<b>39</b>	6.40	8.60	11.30	15.20
<b>40</b>	6.60	9.10	12.00	16.00
<b>41</b>	7.00	9.50	12.50	16.80
<b>42</b>	7.50	10.10	13.40	17.90
<b>43</b>	8.10	10.80	14.20	19.00
<b>44</b>	8.50	11.40	15.00	20.00
<b>45</b>	9.00	12.10	16.00	21.20
<b>46</b>	9.50	12.90	16.80	22.40
<b>47</b>	10.30	13.80	18.20	24.10
<b>48</b>	10.90	14.70	19.20	25.40
<b>49</b>	11.70	15.60	20.40	26.90
<b>50</b>	12.50	16.60	21.70	28.60
<b>51</b>	13.50	18.10	23.70	30.80
<b>52</b>	14.40	19.10	25.00	32.50
<b>53</b>	15.50	20.50	26.80	34.60
<b>54</b>	16.80	22.10	28.90	37.30
<b>55</b>	18.10	23.80	30.80	39.50
<b>56</b>	19.80	25.70	33.50	42.90
<b>57</b>	21.70	28.30	36.50	46.50
<b>58</b>	23.70	30.70	39.60	50.30
<b>59</b>	26.10	33.70	43.60	54.90
<b>60</b>	28.60	36.70	47.10	58.90
<b>61</b>	31.50	40.00	51.50	64.00
<b>62</b>	34.70	43.90	56.40	69.60
<b>63</b>	38.20	48.00	61.40	75.30
<b>64</b>	42.40	52.70	67.50	81.90

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Home Monthly Benefit	500	Inflation Protection	<b>SIMPLE</b>
Facility Benefit Duration	6 YEARS		
Home Benefit	50%		
Lifetime Maximum	72,000		
Elimination Period	90 DAY		
Home Care Level	<b>PROFESSIONAL</b>		

**Monthly Rates**

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
<b>65</b>	48.40	59.40	76.70	92.20
<b>66</b>	52.80	64.40	82.70	98.80
<b>67</b>	57.70	70.10	89.60	106.30
<b>68</b>	63.40	76.20	97.00	114.30
<b>69</b>	69.60	83.10	105.20	123.10
<b>70</b>	76.20	90.40	113.50	132.10
<b>71</b>	87.40	102.80	128.70	148.60
<b>72</b>	98.70	115.30	143.70	165.00
<b>73</b>	109.90	127.80	158.00	180.60
<b>74</b>	121.20	140.30	171.10	194.70
<b>75</b>	132.30	152.80	185.40	210.30
<b>76</b>	145.30	166.90	200.10	226.10
<b>77</b>	159.50	182.40	216.60	244.00
<b>78</b>	175.50	200.10	235.40	264.30
<b>79</b>	192.70	218.80	256.40	286.80
<b>80</b>	211.30	239.30	277.60	309.70
<b>81</b>	231.10	260.90	299.70	333.50
<b>82</b>	253.00	284.60	323.10	358.50
<b>83</b>	277.40	311.20	351.90	389.40
<b>84</b>	302.10	338.10	377.90	417.40

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Home Monthly Benefit	500	Inflation Protection	<b>SIMPLE</b>
Facility Benefit Duration	<b>UNLIMITED</b>		
Home Benefit	50%		
Lifetime Maximum	<b>UNLIMITED</b>		
Elimination Period	90 DAY		
Home Care Level	<b>PROFESSIONAL</b>		

**Monthly Rates**

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
<b>18-30</b>	4.90	7.20	9.00	12.90
<b>31</b>	5.30	7.50	9.50	13.50
<b>32</b>	5.60	7.90	9.90	14.00
<b>33</b>	5.90	8.30	10.40	14.70
<b>34</b>	6.10	8.70	10.90	15.50
<b>35</b>	6.40	9.10	11.60	16.30
<b>36</b>	6.80	9.60	12.10	17.20
<b>37</b>	7.00	10.00	12.60	17.90
<b>38</b>	7.40	10.70	13.40	19.00
<b>39</b>	7.90	11.30	14.20	20.00
<b>40</b>	8.30	11.80	15.00	21.10
<b>41</b>	8.80	12.60	16.00	22.40
<b>42</b>	9.50	13.40	16.90	23.80
<b>43</b>	10.10	14.20	18.10	25.10
<b>44</b>	10.70	15.00	19.10	26.50
<b>45</b>	11.30	15.90	20.20	28.10
<b>46</b>	12.10	17.00	21.60	29.90
<b>47</b>	12.90	17.90	22.80	31.60
<b>48</b>	13.90	19.40	24.70	33.90
<b>49</b>	14.80	20.50	26.10	35.90
<b>50</b>	15.70	22.00	27.70	38.00
<b>51</b>	16.90	23.50	29.80	40.80
<b>52</b>	18.30	25.40	32.00	43.60
<b>53</b>	19.80	27.20	34.20	46.40
<b>54</b>	21.20	29.30	36.70	49.70
<b>55</b>	22.80	31.20	39.00	52.70
<b>56</b>	25.00	34.20	42.60	57.20
<b>57</b>	27.40	37.30	46.50	62.10
<b>58</b>	30.00	40.70	50.80	67.70
<b>59</b>	32.90	44.50	55.10	73.20
<b>60</b>	36.10	48.60	60.20	79.40
<b>61</b>	39.80	53.30	65.90	86.50
<b>62</b>	43.90	58.40	72.00	93.90
<b>63</b>	48.50	64.00	78.70	102.10
<b>64</b>	53.40	70.20	85.90	110.60

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Facility Benefit Duration	<b>UNLIMITED</b>		
Home Benefit	50%		
Lifetime Maximum	<b>UNLIMITED</b>		
Elimination Period	90 DAY		
Home Care Level	<b>PROFESSIONAL</b>		

**Monthly Rates**

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
<b>65</b>	61.00	79.30	97.80	124.70
<b>66</b>	66.80	86.30	105.70	134.20
<b>67</b>	73.50	94.10	114.80	144.60
<b>68</b>	80.50	102.60	124.20	155.60
<b>69</b>	88.30	111.70	134.40	167.40
<b>70</b>	96.50	121.40	145.00	179.80
<b>71</b>	110.50	137.80	163.90	201.60
<b>72</b>	124.40	154.20	182.80	223.50
<b>73</b>	138.20	170.40	200.20	243.80
<b>74</b>	152.20	186.80	217.00	263.30
<b>75</b>	166.10	203.20	234.90	283.80
<b>76</b>	182.00	221.70	253.00	304.90
<b>77</b>	199.80	242.20	274.40	329.60
<b>78</b>	219.30	264.80	296.80	355.20
<b>79</b>	240.10	288.70	322.80	384.50
<b>80</b>	262.20	314.10	348.10	413.50
<b>81</b>	285.70	341.00	373.90	442.50
<b>82</b>	311.70	370.50	402.60	474.90
<b>83</b>	340.30	403.10	436.30	512.90
<b>84</b>	368.80	435.20	466.20	546.60