

**UNUM LONG TERM CARE PLAN
584040**

Connecticut Rates

BASE PLAN:

| | |
|---------------------------|---------------------|
| Facility Monthly Benefit | 1,000 |
| Home Monthly Benefit | 500 |
| Facility Benefit Duration | 3 Years |
| Home Benefit | 50% |
| Lifetime Maximum | 36,000 |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

| | |
|----------------------|----------------------|
| Home Care Level | Total |
| Inflation Protection | Simple Capped |

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 |
|---------------|---------------------|---|--|---|
| 18-30 | 3.40 | 5.10 | 4.60 | 7.20 |
| 31 | 3.40 | 5.10 | 4.70 | 7.20 |
| 32 | 3.40 | 5.20 | 4.80 | 7.40 |
| 33 | 3.50 | 5.30 | 4.90 | 7.50 |
| 34 | 3.50 | 5.50 | 5.20 | 8.10 |
| 35 | 3.60 | 5.60 | 5.30 | 8.20 |
| 36 | 3.80 | 5.70 | 5.70 | 8.60 |
| 37 | 3.90 | 6.00 | 5.90 | 8.80 |
| 38 | 4.20 | 6.20 | 6.20 | 9.40 |
| 39 | 4.30 | 6.50 | 6.60 | 9.90 |
| 40 | 4.40 | 6.80 | 6.80 | 10.10 |
| 41 | 4.70 | 7.00 | 7.20 | 10.70 |
| 42 | 4.90 | 7.40 | 7.50 | 11.30 |
| 43 | 5.10 | 7.70 | 7.90 | 11.80 |
| 44 | 5.30 | 8.10 | 8.30 | 12.40 |
| 45 | 5.70 | 8.50 | 8.80 | 13.00 |
| 46 | 5.90 | 8.80 | 9.20 | 13.80 |
| 47 | 6.10 | 9.20 | 9.80 | 14.40 |
| 48 | 6.50 | 9.90 | 10.40 | 15.50 |
| 49 | 6.80 | 10.40 | 10.80 | 16.20 |
| 50 | 7.20 | 11.00 | 11.40 | 17.30 |
| 51 | 7.70 | 11.80 | 12.10 | 18.30 |
| 52 | 8.10 | 12.50 | 12.90 | 19.40 |
| 53 | 8.60 | 13.30 | 13.60 | 20.50 |
| 54 | 9.00 | 13.90 | 14.30 | 21.70 |
| 55 | 9.60 | 15.00 | 15.20 | 22.80 |
| 56 | 10.30 | 15.90 | 16.00 | 24.00 |
| 57 | 11.00 | 17.00 | 17.20 | 25.70 |
| 58 | 11.80 | 18.10 | 18.50 | 27.40 |
| 59 | 12.60 | 19.50 | 19.90 | 29.40 |
| 60 | 13.60 | 20.90 | 21.20 | 31.30 |
| 61 | 15.00 | 22.50 | 23.00 | 33.70 |
| 62 | 16.50 | 24.70 | 25.20 | 36.50 |
| 63 | 17.90 | 26.60 | 27.30 | 39.30 |
| 64 | 19.80 | 29.10 | 29.90 | 42.50 |

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BASE PLAN:

| | |
|---------------------------|--------------|
| Facility Monthly Benefit | 1,000 |
| Home Monthly Benefit | 500 |
| Facility Benefit Duration | 3 Years |
| Home Benefit | 50% |
| Lifetime Maximum | 36,000 |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

| | |
|----------------------|---------------|
| Home Care Level | Total |
| Inflation Protection | Simple Capped |

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 |
|---------------|---------------------|---|--|---|
| 65 | 22.60 | 32.50 | 33.90 | 47.30 |
| 66 | 25.00 | 35.40 | 37.20 | 51.00 |
| 67 | 27.80 | 38.70 | 41.00 | 55.50 |
| 68 | 30.80 | 42.10 | 44.70 | 59.80 |
| 69 | 34.20 | 46.00 | 49.40 | 65.00 |
| 70 | 37.80 | 50.30 | 54.00 | 70.10 |
| 71 | 42.00 | 55.10 | 59.30 | 76.30 |
| 72 | 46.50 | 60.30 | 65.30 | 83.10 |
| 73 | 51.70 | 66.20 | 71.40 | 89.80 |
| 74 | 57.20 | 72.40 | 78.40 | 97.60 |
| 75 | 68.90 | 86.30 | 93.20 | 115.00 |
| 76 | 75.70 | 93.90 | 101.80 | 124.40 |
| 77 | 83.10 | 102.00 | 110.10 | 133.50 |
| 78 | 91.10 | 111.00 | 119.90 | 144.20 |
| 79 | 100.00 | 120.80 | 129.50 | 154.60 |
| 80 | 109.80 | 131.40 | 141.30 | 167.20 |

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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 Days |
| Home Care Level | Professional |

OPTIONS:

| | |
|----------------------|----------------------|
| Home Care Level | Total |
| Inflation Protection | Simple Capped |

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 |
|---------------|---------------------|---|--|---|
| 18-30 | 4.30 | 6.80 | 6.10 | 9.50 |
| 31 | 4.40 | 6.90 | 6.20 | 9.80 |
| 32 | 4.60 | 7.20 | 6.50 | 10.10 |
| 33 | 4.70 | 7.30 | 6.80 | 10.40 |
| 34 | 4.80 | 7.40 | 6.90 | 10.70 |
| 35 | 4.90 | 7.70 | 7.30 | 11.20 |
| 36 | 5.10 | 7.90 | 7.70 | 11.70 |
| 37 | 5.30 | 8.20 | 7.90 | 12.10 |
| 38 | 5.60 | 8.50 | 8.30 | 12.70 |
| 39 | 5.70 | 8.80 | 8.70 | 13.30 |
| 40 | 6.00 | 9.10 | 9.10 | 13.90 |
| 41 | 6.10 | 9.50 | 9.60 | 14.60 |
| 42 | 6.50 | 10.00 | 10.00 | 15.20 |
| 43 | 6.80 | 10.40 | 10.50 | 16.00 |
| 44 | 7.20 | 10.90 | 11.20 | 16.80 |
| 45 | 7.50 | 11.40 | 12.00 | 17.80 |
| 46 | 7.90 | 12.10 | 12.40 | 18.70 |
| 47 | 8.30 | 12.70 | 13.10 | 19.90 |
| 48 | 8.80 | 13.50 | 13.80 | 20.90 |
| 49 | 9.10 | 14.20 | 14.40 | 22.10 |
| 50 | 9.60 | 15.10 | 15.20 | 23.30 |
| 51 | 10.00 | 15.90 | 16.00 | 24.70 |
| 52 | 10.70 | 16.90 | 16.90 | 26.10 |
| 53 | 11.30 | 18.10 | 18.10 | 28.00 |
| 54 | 12.00 | 19.10 | 19.00 | 29.40 |
| 55 | 12.70 | 20.40 | 20.00 | 30.90 |
| 56 | 13.50 | 21.70 | 21.20 | 32.80 |
| 57 | 14.60 | 23.10 | 22.60 | 35.10 |
| 58 | 15.60 | 24.80 | 24.30 | 37.40 |
| 59 | 16.60 | 26.60 | 25.90 | 39.90 |
| 60 | 17.80 | 28.50 | 27.70 | 42.50 |
| 61 | 19.60 | 31.10 | 30.20 | 46.00 |
| 62 | 21.40 | 33.80 | 32.80 | 49.90 |
| 63 | 23.50 | 36.80 | 35.50 | 53.70 |
| 64 | 25.70 | 40.00 | 38.90 | 58.20 |

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|---------------------------|--------------|
| Facility Monthly Benefit | 1,000 |
| Home Monthly Benefit | 500 |
| Facility Benefit Duration | 6 Years |
| Home Benefit | 50% |
| Lifetime Maximum | 72,000 |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

| | |
|----------------------|---------------|
| Home Care Level | Total |
| Inflation Protection | Simple Capped |

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 |
|---------------|---------------------|---|--|---|
| 65 | 29.20 | 44.70 | 43.70 | 64.70 |
| 66 | 32.40 | 48.90 | 47.80 | 69.90 |
| 67 | 35.90 | 53.40 | 52.90 | 76.30 |
| 68 | 39.60 | 58.20 | 57.70 | 82.20 |
| 69 | 43.90 | 63.60 | 63.30 | 89.20 |
| 70 | 48.50 | 69.60 | 69.20 | 96.30 |
| 71 | 54.00 | 76.30 | 75.90 | 104.90 |
| 72 | 59.70 | 83.50 | 83.50 | 114.10 |
| 73 | 65.90 | 91.50 | 91.00 | 123.40 |
| 74 | 72.90 | 100.10 | 99.80 | 134.20 |
| 75 | 87.80 | 119.50 | 118.40 | 158.10 |
| 76 | 96.30 | 130.00 | 129.10 | 171.00 |
| 77 | 105.70 | 141.40 | 139.60 | 183.70 |
| 78 | 115.80 | 153.90 | 152.00 | 198.50 |
| 79 | 127.00 | 167.40 | 164.10 | 213.10 |
| 80 | 139.20 | 182.10 | 178.50 | 230.10 |

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Connecticut Rates

BASE PLAN:

| | |
|---------------------------|---------------------|
| Facility Monthly Benefit | 1,000 |
| Home Monthly Benefit | 500 |
| Facility Benefit Duration | Unlimited |
| Home Benefit | 50% |
| Lifetime Maximum | Unlimited |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

| | |
|----------------------|----------------------|
| Home Care Level | Total |
| Inflation Protection | Simple Capped |

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 |
|---------------|---------------------|---|--|---|
| 18-30 | 6.00 | 9.80 | 8.30 | 13.50 |
| 31 | 6.00 | 9.80 | 8.60 | 13.80 |
| 32 | 6.20 | 10.00 | 9.00 | 14.40 |
| 33 | 6.40 | 10.30 | 9.10 | 14.70 |
| 34 | 6.50 | 10.40 | 9.50 | 15.20 |
| 35 | 6.60 | 10.80 | 9.90 | 15.90 |
| 36 | 6.90 | 11.00 | 10.30 | 16.40 |
| 37 | 7.20 | 11.40 | 10.80 | 17.20 |
| 38 | 7.40 | 11.80 | 11.20 | 17.80 |
| 39 | 7.70 | 12.40 | 11.80 | 18.60 |
| 40 | 8.10 | 12.90 | 12.20 | 19.40 |
| 41 | 8.50 | 13.40 | 12.90 | 20.40 |
| 42 | 8.70 | 13.90 | 13.40 | 21.20 |
| 43 | 9.10 | 14.60 | 14.30 | 22.40 |
| 44 | 9.60 | 15.20 | 15.00 | 23.50 |
| 45 | 10.00 | 16.00 | 15.70 | 24.70 |
| 46 | 10.50 | 16.90 | 16.60 | 26.10 |
| 47 | 11.00 | 17.80 | 17.40 | 27.70 |
| 48 | 11.60 | 18.80 | 18.30 | 29.20 |
| 49 | 12.10 | 19.90 | 19.10 | 30.80 |
| 50 | 12.90 | 21.20 | 20.20 | 32.50 |
| 51 | 13.50 | 22.40 | 21.30 | 34.60 |
| 52 | 14.20 | 23.70 | 22.40 | 36.50 |
| 53 | 15.10 | 25.20 | 23.70 | 38.70 |
| 54 | 15.90 | 26.80 | 25.00 | 41.10 |
| 55 | 16.60 | 28.20 | 26.00 | 42.80 |
| 56 | 17.80 | 30.30 | 27.60 | 45.50 |
| 57 | 19.00 | 32.40 | 29.50 | 48.60 |
| 58 | 20.20 | 34.70 | 31.50 | 51.70 |
| 59 | 21.60 | 37.20 | 33.40 | 55.40 |
| 60 | 23.10 | 39.80 | 35.60 | 58.90 |
| 61 | 25.40 | 43.40 | 38.60 | 63.70 |
| 62 | 27.60 | 47.20 | 41.90 | 69.00 |
| 63 | 30.20 | 51.50 | 45.20 | 74.50 |
| 64 | 32.80 | 55.90 | 49.10 | 80.50 |

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| | |
|---------------------------|--------------|
| Facility Monthly Benefit | 1,000 |
| Home Monthly Benefit | 500 |
| Facility Benefit Duration | Unlimited |
| Home Benefit | 50% |
| Lifetime Maximum | Unlimited |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

| | |
|----------------------|----------------------|
| Home Care Level | Total |
| Inflation Protection | Simple Capped |

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 |
|---------------|---------------------|---|--|---|
| 65 | 37.10 | 62.40 | 55.20 | 89.60 |
| 66 | 41.10 | 68.20 | 60.60 | 96.90 |
| 67 | 45.50 | 74.50 | 66.70 | 105.60 |
| 68 | 50.30 | 81.40 | 72.70 | 113.60 |
| 69 | 55.50 | 88.70 | 79.70 | 123.10 |
| 70 | 61.20 | 96.70 | 87.00 | 133.10 |
| 71 | 68.00 | 106.10 | 95.30 | 144.80 |
| 72 | 75.00 | 115.80 | 104.40 | 157.00 |
| 73 | 82.70 | 126.40 | 113.60 | 169.10 |
| 74 | 91.00 | 137.70 | 124.20 | 183.00 |
| 75 | 109.30 | 163.90 | 147.00 | 215.40 |
| 76 | 120.00 | 178.40 | 160.40 | 232.70 |
| 77 | 131.60 | 193.80 | 173.30 | 250.00 |
| 78 | 143.80 | 210.60 | 188.20 | 269.60 |
| 79 | 157.40 | 228.70 | 203.10 | 289.20 |
| 80 | 172.20 | 248.20 | 220.50 | 311.50 |