

UNUM LONG TERM CARE PLAN

ID NO. 100057-0001

INITIAL RATES

BASE PLAN:	OPTIONS:	
FACILITY MONTHLY HOME MONTHLY BENEFIT	\$1000 HOME CARE LEVEL	TOTAL SIMPLE
FACILITY BEN DURATION	\$500 INFLATION PROTECTION	
HOME BENEFIT	3 YEARS	
LIFETIME MAXIMUM	50%	
ELIMINATION PERIOD	\$36,000	
HOME CARE LEVEL	60 DAYS	
	PROFESSIONAL	

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
18	5.10	6.90	9.10	12.00
19	5.10	6.90	9.10	12.00
20	5.10	6.90	9.10	12.00
21	5.10	6.90	9.10	12.00
22	5.10	6.90	9.10	12.00
23	5.10	6.90	9.10	12.00
24	5.10	6.90	9.10	12.00
25	5.10	6.90	9.10	12.00
26	5.10	6.90	9.10	12.00
27	5.10	6.90	9.10	12.00
28	5.10	6.90	9.10	12.00
29	5.10	6.90	9.10	12.00
30	5.10	6.90	9.10	12.00
31	5.30	7.30	9.10	12.60
32	5.40	7.60	9.80	13.40
33	5.80	7.60	10.30	13.60
34	6.00	8.30	10.50	14.40
35	6.50	8.80	11.10	15.50
36	6.60	9.50	11.90	16.50
37	6.80	9.50	12.00	17.00
38	7.30	10.30	12.60	17.90
39	7.50	10.60	13.50	18.90
40	8.00	11.30	13.60	19.60
41	8.40	12.00	14.80	21.10
42	9.00	12.80	15.60	22.50
43	9.50	13.50	16.40	23.90
44	9.90	14.40	17.40	25.40
45	10.50	15.10	18.00	26.90
46	11.10	16.40	19.30	28.40
47	11.90	17.30	20.30	30.10
48	12.50	18.50	21.50	32.10
49	13.30	19.50	22.40	33.60
50	14.30	21.00	23.80	36.00
51	15.10	22.50	25.40	38.40
52	16.30	24.10	26.90	41.10
53	17.30	26.00	28.50	43.60

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MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
54	18.60	27.90	30.10	47.00
55	20.00	30.00	31.50	49.60
56	21.60	32.40	34.50	53.90
57	23.90	35.80	37.60	58.60
58	26.10	38.90	41.10	63.50
59	28.50	42.10	44.40	68.40
60	31.40	45.90	48.50	73.60
61	34.40	50.10	53.00	80.30
62	38.00	54.90	57.80	87.00
63	41.80	60.00	63.00	94.40
64	45.80	65.40	68.90	102.00
65	52.50	74.00	78.10	114.80
66	57.00	79.60	84.00	122.30
67	62.40	86.40	91.40	131.90
68	68.10	93.60	98.10	140.40
69	74.40	101.40	106.40	151.40
70	81.60	110.30	114.50	161.80
71	101.10	124.60	140.90	181.30
72	114.90	139.50	158.90	200.80
73	129.10	154.30	176.80	219.50
74	143.90	168.80	193.40	236.30
75	158.40	183.50	211.60	254.90
76	175.40	199.50	230.30	273.00
77	194.30	217.60	251.80	293.90
78	215.30	237.80	275.90	317.30
79	238.30	259.30	303.10	343.40
80	260.80	282.10	327.50	369.60
81	284.90	306.90	353.30	397.30
82	311.80	334.50	380.90	426.50
83	341.80	365.30	414.80	462.80
84	372.00	396.60	445.50	495.80
85	413.10	438.50	491.30	544.60
86	454.30	480.50	536.10	592.60
87	495.10	522.10	576.00	635.40
88	536.30	564.10	618.90	681.50
89	577.40	606.50	666.10	731.90

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FACILITY BEN DURATION	\$500 INFLATION PROTECTION	
HOME BENEFIT	6 YEARS	
LIFETIME MAXIMUM	50%	
ELIMINATION PERIOD	\$72,000	
HOME CARE LEVEL	60 DAYS	
	PROFESSIONAL	

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
18	6.00	8.30	10.60	14.40
19	6.00	8.30	10.60	14.40
20	6.00	8.30	10.60	14.40
21	6.00	8.30	10.60	14.40
22	6.00	8.30	10.60	14.40
23	6.00	8.30	10.60	14.40
24	6.00	8.30	10.60	14.40
25	6.00	8.30	10.60	14.40
26	6.00	8.30	10.60	14.40
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32	6.50	9.00	11.40	15.90
33	6.80	9.50	12.00	16.50
34	7.30	9.80	12.80	17.40
35	7.40	10.40	12.90	18.10
36	7.60	11.00	13.50	19.30
37	8.30	11.80	14.40	20.40
38	8.40	12.00	15.00	21.60
39	8.90	12.80	15.60	22.50
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42	10.50	15.50	18.60	27.10
43	11.10	16.40	19.50	28.60
44	12.00	17.40	20.80	30.80
45	12.60	18.60	21.50	32.30
46	13.30	19.50	22.60	34.40
47	14.10	20.80	24.00	36.10
48	14.90	22.40	25.40	38.80
49	15.90	23.90	26.80	41.10
50	17.00	25.40	27.90	43.60
51	18.00	27.50	30.10	47.10
52	19.40	29.40	32.10	50.00
53	20.80	31.50	34.30	53.40

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INSURANCE AGE	BASE PLAN	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
54	22.40	33.90	36.60	57.10
55	23.90	36.50	38.30	60.80
56	26.10	39.80	41.90	66.10
57	28.50	43.40	45.10	71.80
58	31.40	47.40	49.40	77.80
59	34.50	51.90	54.10	84.80
60	38.00	56.80	58.60	91.40
61	41.90	62.30	64.60	99.80
62	49.50	68.10	70.50	108.10
63	50.90	74.80	77.30	117.60
64	56.30	81.90	84.60	127.60
65	65.40	93.00	98.00	144.50
66	72.10	101.00	107.00	155.00
67	80.30	110.00	117.80	167.30
68	89.10	119.80	128.90	179.80
69	98.90	130.40	141.50	193.60
70	109.50	141.90	154.30	207.80
71	127.30	161.90	177.50	234.10
72	144.90	181.40	200.10	260.00
73	163.40	201.10	222.80	284.90
74	182.30	221.00	243.90	307.30
75	201.50	240.80	267.80	332.30
76	223.30	263.00	291.50	356.40
77	247.60	287.90	320.00	385.60
78	275.40	315.50	351.00	417.50
79	305.80	345.50	386.90	453.50
80	335.00	377.80	418.40	489.60
81	366.60	411.90	452.00	527.30
82	401.30	449.40	487.30	566.90
83	440.10	491.40	530.80	615.80
84	479.40	534.60	570.10	660.60
85	533.30	592.50	629.30	726.90
86	586.50	650.10	687.00	791.90
87	640.40	708.00	739.30	850.40
88	693.80	765.60	794.80	912.60
89	747.10	823.40	855.00	980.00