

**UNUM LONG TERM CARE PLAN  
Policy 577347**

**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        | 60 Days      |
| Home Care Level           | Professional |

**OPTIONS:**

Inflation Protection      Compound Uncapped

**Monthly Rates**

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Compound Inflation<br>Option |
|---------------|---------------------|--|
| <b>18-30</b>  | 3.30                | 10.00  |
| <b>31</b>     | 3.30                | 10.30  |
| <b>32</b>     | 3.30                | 10.40  |
| <b>33</b>     | 3.40                | 10.70  |
| <b>34</b>     | 3.40                | 10.90  |
| <b>35</b>     | 3.50                | 11.30  |
| <b>36</b>     | 3.60                | 11.70  |
| <b>37</b>     | 3.80                | 12.00  |
| <b>38</b>     | 3.90                | 12.40  |
| <b>39</b>     | 4.20                | 12.70  |
| <b>40</b>     | 4.30                | 13.10  |
| <b>41</b>     | 4.60                | 13.50  |
| <b>42</b>     | 4.70                | 13.90  |
| <b>43</b>     | 4.90                | 14.30  |
| <b>44</b>     | 5.10                | 14.80  |
| <b>45</b>     | 5.50                | 15.30  |
| <b>46</b>     | 5.60                | 15.70  |
| <b>47</b>     | 6.00                | 16.30  |
| <b>48</b>     | 6.20                | 16.80  |
| <b>49</b>     | 6.50                | 17.30  |
| <b>50</b>     | 6.90                | 17.70  |
| <b>51</b>     | 7.40                | 18.50  |
| <b>52</b>     | 7.80                | 19.10  |
| <b>53</b>     | 8.20                | 19.60  |
| <b>54</b>     | 8.60                | 20.30  |
| <b>55</b>     | 9.20                | 21.30  |
| <b>56</b>     | 9.80                | 22.20  |
| <b>57</b>     | 10.50               | 23.30  |
| <b>58</b>     | 11.30               | 24.40  |
| <b>59</b>     | 12.20               | 25.50  |
| <b>60</b>     | 13.10               | 26.90  |
| <b>61</b>     | 14.30               | 28.70  |
| <b>62</b>     | 15.90               | 31.10  |
| <b>63</b>     | 17.30               | 33.00  |
| <b>64</b>     | 19.00               | 35.80  |

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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        | 60 Days      |
| Home Care Level           | Professional |

**OPTIONS:**

Inflation Protection      Compound Uncapped

**Monthly Rates**

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Compound Inflation<br>Option |
|---------------|---------------------|--|
| 65            | 21.70               | 39.60  |
| 66            | 24.10               | 43.00  |
| 67            | 26.70               | 46.80  |
| 68            | 29.50               | 50.60  |
| 69            | 32.80               | 54.90  |
| 70            | 36.30               | 59.00  |
| 71            | 40.30               | 64.60  |
| 72            | 44.70               | 70.30  |
| 73            | 49.70               | 76.20  |
| 74            | 54.90               | 82.70  |
| 75            | 66.20               | 97.80  |
| 76            | 72.70               | 106.10   |
| 77            | 79.70               | 114.10   |
| 78            | 87.50               | 123.50   |
| 79            | 96.10               | 132.70   |
| 80            | 105.60              | 143.80   |

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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        | 60 Days      |
| Home Care Level           | Professional |

**OPTIONS:**

Inflation Protection    Compound Uncapped

**Monthly Rates**

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Compound Inflation<br>Option |
|---------------|---------------------|--|
| <b>18-30</b>  | 4.20                | 13.30  |
| <b>31</b>     | 4.30                | 13.70  |
| <b>32</b>     | 4.40                | 13.90  |
| <b>33</b>     | 4.60                | 14.40  |
| <b>34</b>     | 4.60                | 14.70  |
| <b>35</b>     | 4.80                | 15.20  |
| <b>36</b>     | 4.90                | 15.50  |
| <b>37</b>     | 5.10                | 16.00  |
| <b>38</b>     | 5.30                | 16.50  |
| <b>39</b>     | 5.50                | 16.90  |
| <b>40</b>     | 5.70                | 17.40  |
| <b>41</b>     | 6.00                | 17.80  |
| <b>42</b>     | 6.20                | 18.50  |
| <b>43</b>     | 6.50                | 19.10  |
| <b>44</b>     | 6.90                | 19.80  |
| <b>45</b>     | 7.30                | 20.40  |
| <b>46</b>     | 7.70                | 21.10  |
| <b>47</b>     | 7.90                | 21.50  |
| <b>48</b>     | 8.50                | 22.20  |
| <b>49</b>     | 8.70                | 22.90  |
| <b>50</b>     | 9.20                | 23.40  |
| <b>51</b>     | 9.60                | 24.20  |
| <b>52</b>     | 10.30               | 25.10  |
| <b>53</b>     | 10.90               | 25.90  |
| <b>54</b>     | 11.40               | 26.90  |
| <b>55</b>     | 12.20               | 28.00  |
| <b>56</b>     | 13.00               | 29.10  |
| <b>57</b>     | 13.90               | 30.40  |
| <b>58</b>     | 15.00               | 32.00  |
| <b>59</b>     | 16.00               | 33.30  |
| <b>60</b>     | 17.20               | 34.80  |
| <b>61</b>     | 18.90               | 37.40  |
| <b>62</b>     | 20.70               | 40.30  |
| <b>63</b>     | 22.60               | 42.90  |
| <b>64</b>     | 24.70               | 46.10  |

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**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        | 60 Days      |
| Home Care Level           | Professional |

**OPTIONS:**

Inflation Protection    Compound Uncapped

**Monthly Rates**

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Compound Inflation<br>Option |
|---------------|---------------------|--|
| 65            | 28.10               | 51.20  |
| 66            | 31.10               | 55.40  |
| 67            | 34.50               | 60.30  |
| 68            | 38.10               | 64.90  |
| 69            | 42.10               | 70.20  |
| 70            | 46.50               | 75.50  |
| 71            | 51.70               | 82.60  |
| 72            | 57.30               | 89.70  |
| 73            | 63.30               | 97.00  |
| 74            | 70.10               | 105.20   |
| 75            | 84.20               | 124.00   |
| 76            | 92.40               | 134.40   |
| 77            | 101.40              | 144.60   |
| 78            | 111.20              | 156.30   |
| 79            | 121.80              | 168.00   |
| 80            | 133.60              | 181.60   |

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**BASE PLAN:**

|                           |              |
|---------------------------|--------------|
| Facility Monthly Benefit  | 1,000        |
| Home Monthly Benefit      | 500          |
| Facility Benefit Duration | Unlimited    |
| Home Benefit              | 50%          |
| Lifetime Maximum          | Unlimited    |
| Elimination Period        | 60 Days      |
| Home Care Level           | Professional |

**OPTIONS:**

Inflation Protection    Compound Uncapped

**Monthly Rates**

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Compound Inflation<br>Option |
|---------------|---------------------|--|
| <b>18-30</b>  | 5.70                | 17.90  |
| <b>31</b>     | 5.70                | 18.20  |
| <b>32</b>     | 6.00                | 18.70  |
| <b>33</b>     | 6.10                | 19.20  |
| <b>34</b>     | 6.20                | 19.50  |
| <b>35</b>     | 6.40                | 20.00  |
| <b>36</b>     | 6.60                | 20.70  |
| <b>37</b>     | 6.90                | 21.20  |
| <b>38</b>     | 7.00                | 21.80  |
| <b>39</b>     | 7.40                | 22.50  |
| <b>40</b>     | 7.70                | 23.00  |
| <b>41</b>     | 8.10                | 23.80  |
| <b>42</b>     | 8.30                | 24.40  |
| <b>43</b>     | 8.80                | 25.20  |
| <b>44</b>     | 9.20                | 25.90  |
| <b>45</b>     | 9.60                | 26.80  |
| <b>46</b>     | 10.10               | 27.60  |
| <b>47</b>     | 10.70               | 28.20  |
| <b>48</b>     | 11.20               | 29.30  |
| <b>49</b>     | 11.70               | 29.90  |
| <b>50</b>     | 12.40               | 30.80  |
| <b>51</b>     | 12.90               | 31.70  |
| <b>52</b>     | 13.70               | 32.80  |
| <b>53</b>     | 14.40               | 33.90  |
| <b>54</b>     | 15.20               | 35.00  |
| <b>55</b>     | 15.90               | 36.00  |
| <b>56</b>     | 17.00               | 37.60  |
| <b>57</b>     | 18.20               | 39.30  |
| <b>58</b>     | 19.40               | 41.00  |
| <b>59</b>     | 20.80               | 42.80  |
| <b>60</b>     | 22.20               | 44.60  |
| <b>61</b>     | 24.30               | 47.80  |
| <b>62</b>     | 26.40               | 51.10  |
| <b>63</b>     | 28.90               | 54.30  |
| <b>64</b>     | 31.50               | 58.10  |

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**BASE PLAN:**

|                           |              |
|---------------------------|--------------|
| Facility Monthly Benefit  | 1,000        |
| Home Monthly Benefit      | 500          |
| Facility Benefit Duration | Unlimited    |
| Home Benefit              | 50%          |
| Lifetime Maximum          | Unlimited    |
| Elimination Period        | 60 Days      |
| Home Care Level           | Professional |

**OPTIONS:**

Inflation Protection    Compound Uncapped

**Monthly Rates**

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Compound Inflation<br>Option |
|---------------|---------------------|--|
| 65            | 35.60               | 64.40  |
| 66            | 39.50               | 69.70  |
| 67            | 43.70               | 75.50  |
| 68            | 48.20               | 81.40  |
| 69            | 53.30               | 88.00  |
| 70            | 58.80               | 94.80  |
| 71            | 65.30               | 103.40   |
| 72            | 72.00               | 112.10   |
| 73            | 79.30               | 120.80   |
| 74            | 87.40               | 130.70   |
| 75            | 104.90              | 153.80   |
| 76            | 115.20              | 166.70   |
| 77            | 126.20              | 179.30   |
| 78            | 138.10              | 193.30   |
| 79            | 151.10              | 207.50   |
| 80            | 165.40              | 224.00   |