

**PUBLIC UTILITY DISTRICT NO. 2 OF GRANT COUNTY, WASHINGTON
UNUM LONG TERM CARE PLAN
Policy 556888**

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	Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Compound Inflation Option	Plan 4 Base Plan with Compound Inflation and Total Home Care Option
18-30	3.40	5.10	10.50	14.70
31	3.40	5.10	10.70	15.00
32	3.40	5.20	10.90	15.30
33	3.50	5.30	11.20	15.60
34	3.50	5.50	11.40	16.00
35	3.60	5.60	11.80	16.50
36	3.80	5.70	12.10	16.90
37	3.90	6.00	12.50	17.30
38	4.20	6.20	12.90	17.80
39	4.30	6.50	13.40	18.50
40	4.40	6.80	13.70	18.90
41	4.70	7.00	14.00	19.40
42	4.90	7.40	14.60	20.00
43	5.10	7.70	15.00	20.70
44	5.30	8.10	15.50	21.30
45	5.70	8.50	16.10	22.00
46	5.90	8.80	16.50	22.60
47	6.20	9.40	16.90	23.40
48	6.50	10.00	17.40	24.30
49	6.80	10.40	18.10	25.20
50	7.20	11.10	18.50	26.00
51	7.70	11.80	19.20	27.00
52	8.10	12.50	19.90	28.10
53	8.60	13.30	20.50	29.10
54	9.00	14.00	21.20	30.20
55	9.60	15.00	22.20	31.30
56	10.30	15.90	23.10	32.60
57	11.10	17.00	24.30	34.30
58	11.80	18.20	25.50	35.90
59	12.70	19.50	26.70	37.60
60	13.80	20.90	28.10	39.40
61	15.00	22.60	30.00	42.00
62	16.50	24.70	32.50	45.10
63	18.10	26.80	34.60	47.70
64	19.90	29.10	37.30	51.10

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65	22.60	32.60	41.50	56.00
66	25.10	35.40	44.90	59.90
67	28.00	38.70	48.90	64.60
68	30.80	42.30	52.80	68.90
69	34.20	46.10	57.30	74.00
70	38.00	50.40	61.60	78.90
71	42.10	55.30	67.50	85.40
72	46.70	60.50	73.50	91.90
73	51.90	66.40	79.70	99.10
74	57.30	72.50	86.30	106.50
75	69.20	86.60	102.10	124.80
76	75.90	94.10	110.80	134.30
77	83.30	102.30	119.20	143.40
78	91.40	111.30	129.00	153.90
79	100.20	121.00	138.70	164.50
80	110.20	131.80	150.20	176.70

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

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Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Compound Inflation Option	Plan 4 Base Plan with Compound Inflation and Total Home Care Option
18-30	4.30	6.80	13.90	19.60
31	4.40	7.00	14.30	20.30
32	4.60	7.20	14.60	20.70
33	4.70	7.30	15.10	21.20
34	4.80	7.40	15.30	21.70
35	4.90	7.70	15.90	22.40
36	5.10	7.90	16.30	22.80
37	5.30	8.20	16.60	23.40
38	5.60	8.60	17.30	24.20
39	5.70	8.80	17.70	24.80
40	6.00	9.20	18.20	25.50
41	6.20	9.50	18.60	26.10
42	6.50	10.00	19.40	27.00
43	6.80	10.40	19.90	27.80
44	7.20	10.90	20.70	28.70
45	7.50	11.60	21.20	29.60
46	7.90	12.10	22.00	30.70
47	8.30	12.70	22.50	31.60
48	8.80	13.50	23.10	32.90
49	9.10	14.20	23.90	33.90
50	9.60	15.10	24.40	35.10
51	10.10	15.90	25.40	36.40
52	10.80	17.00	26.30	37.80
53	11.30	18.10	27.00	39.40
54	12.00	19.10	28.10	40.80
55	12.70	20.40	29.30	42.30
56	13.70	21.70	30.40	44.10
57	14.60	23.30	31.70	46.30
58	15.60	24.80	33.30	48.50
59	16.80	26.70	34.80	50.70
60	17.90	28.60	36.40	53.30
61	19.60	31.10	39.10	57.10
62	21.60	33.90	42.10	61.10
63	23.50	36.90	44.90	64.90
64	25.90	40.20	48.20	69.60

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65	29.30	44.90	53.40	76.30
66	32.50	49.00	57.90	81.80
67	36.00	53.60	62.90	88.10
68	39.80	58.40	67.90	94.00
69	43.90	63.70	73.30	100.90
70	48.60	69.70	78.90	107.90
71	54.10	76.40	86.20	116.90
72	59.80	83.70	93.70	126.00
73	66.20	91.70	101.30	135.50
74	73.10	100.40	109.90	145.70
75	87.90	119.70	129.50	170.80
76	96.60	130.40	140.40	184.00
77	106.00	141.80	151.10	196.60
78	116.10	154.30	163.20	210.90
79	127.30	167.80	175.40	225.70
80	139.50	182.70	189.70	242.70

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18-30	6.00	9.80	18.70	27.60
31	6.00	9.80	19.10	28.10
32	6.20	10.10	19.60	28.70
33	6.40	10.30	20.00	29.40
34	6.50	10.40	20.40	29.90
35	6.60	10.80	20.90	30.80
36	6.90	11.10	21.60	31.50
37	7.20	11.60	22.20	32.40
38	7.40	11.80	22.80	33.10
39	7.80	12.40	23.40	34.10
40	8.10	12.90	24.10	35.10
41	8.50	13.40	24.80	36.10
42	8.70	13.90	25.50	37.10
43	9.20	14.60	26.30	38.20
44	9.60	15.30	27.00	39.40
45	10.10	16.10	28.00	40.60
46	10.50	16.90	28.70	42.00
47	11.10	17.80	29.50	43.30
48	11.70	18.90	30.60	45.10
49	12.10	19.90	31.20	46.50
50	12.90	21.20	32.10	48.20
51	13.50	22.40	33.10	50.20
52	14.20	23.80	34.20	52.00
53	15.10	25.40	35.50	54.30
54	15.90	26.80	36.50	56.20
55	16.60	28.30	37.70	57.60
56	17.80	30.30	39.30	60.30
57	19.00	32.50	41.10	63.40
58	20.30	34.70	42.80	66.40
59	21.70	37.30	44.70	69.70
60	23.30	39.90	46.70	73.10
61	25.40	43.40	49.90	78.30
62	27.60	47.30	53.40	83.70
63	30.20	51.60	56.80	89.10
64	32.90	56.00	60.70	95.20

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65	37.20	62.50	67.20	104.50
66	41.20	68.40	72.80	112.30
67	45.60	74.60	78.90	120.80
68	50.40	81.50	85.00	129.00
69	55.60	88.90	91.90	138.50
70	61.50	97.00	99.10	148.20
71	68.10	106.30	107.90	160.20
72	75.30	116.10	117.10	172.30
73	82.80	126.60	126.20	184.90
74	91.30	138.10	136.40	198.30
75	109.60	164.30	160.60	231.80
76	120.30	178.80	174.10	249.60
77	131.80	194.40	187.20	266.60
78	144.20	211.10	201.90	285.50
79	157.80	229.20	216.70	305.20
80	172.60	248.80	233.90	327.50