

**JOHNS HOPKINS HEALTH SYSTEM CORPORATION/THE JOHNS HOPKINS HOSPITAL  
UNUM LONG TERM CARE PLAN  
591976**

## Connecticut Rates

|                           |         |                      |                          |
|---------------------------|---------|----------------------|--------------------------|
| <b>BASE PLAN:</b>         |         | <b>OPTIONS:</b>      |                          |
| Facility Monthly Benefit  | 1,000   | Non Forfeiture       | Shortened Benefit Period |
| Home Monthly Benefit      | 500     | Inflation Protection | Compound Uncapped        |
| Facility Benefit Duration | 3 Years |                      |                          |
| Home Benefit              | 50%     |                      |                          |
| Lifetime Maximum          | 36,000  |                      |                          |
| Elimination Period        | 90 Days |                      |                          |
| Home Care Level           | Total   |                      |                          |

### Monthly Rates

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Non Forfeiture<br>Option | Plan 3<br>Base Plan with<br>Compound Inflation<br>Option | Plan 4<br>Base Plan with Non<br>Forfeiture and<br>Compound Inflation<br>Option |
|---------------|---------------------|--|--|--|
| <b>18-30</b>  | 5.70                | 9.00   | 16.60  | 26.10  |
| <b>31</b>     | 5.70                | 9.00   | 16.90  | 26.40  |
| <b>32</b>     | 5.90                | 9.10   | 17.30  | 27.00  |
| <b>33</b>     | 6.00                | 9.40   | 17.70  | 27.70  |
| <b>34</b>     | 6.10                | 9.60   | 18.10  | 28.30  |
| <b>35</b>     | 6.40                | 9.90   | 18.60  | 29.20  |
| <b>36</b>     | 6.50                | 10.10  | 19.10  | 30.00  |
| <b>37</b>     | 6.80                | 10.50  | 19.50  | 30.70  |
| <b>38</b>     | 7.00                | 11.00  | 20.20  | 31.60  |
| <b>39</b>     | 7.40                | 11.40  | 20.80  | 32.20  |
| <b>40</b>     | 7.50                | 11.60  | 21.30  | 32.50  |
| <b>41</b>     | 7.90                | 12.10  | 22.00  | 33.30  |
| <b>42</b>     | 8.30                | 12.50  | 22.60  | 33.90  |
| <b>43</b>     | 8.60                | 12.90  | 23.30  | 34.70  |
| <b>44</b>     | 9.00                | 13.30  | 24.00  | 35.40  |
| <b>45</b>     | 9.50                | 13.90  | 24.80  | 36.30  |
| <b>46</b>     | 10.00               | 14.40  | 25.60  | 36.90  |
| <b>47</b>     | 10.50               | 15.00  | 26.40  | 37.80  |
| <b>48</b>     | 11.20               | 15.90  | 27.40  | 39.00  |
| <b>49</b>     | 11.70               | 16.50  | 28.50  | 39.90  |
| <b>50</b>     | 12.40               | 17.30  | 29.40  | 40.80  |
| <b>51</b>     | 13.30               | 18.30  | 30.70  | 42.20  |
| <b>52</b>     | 14.00               | 19.20  | 31.80  | 43.60  |
| <b>53</b>     | 15.00               | 20.20  | 33.00  | 44.50  |
| <b>54</b>     | 15.70               | 21.20  | 34.10  | 45.60  |
| <b>55</b>     | 16.80               | 22.50  | 35.40  | 47.40  |
| <b>56</b>     | 17.90               | 23.70  | 37.10  | 48.90  |
| <b>57</b>     | 19.20               | 25.20  | 38.90  | 51.00  |
| <b>58</b>     | 20.50               | 26.90  | 40.60  | 53.20  |
| <b>59</b>     | 22.10               | 28.60  | 42.50  | 55.40  |
| <b>60</b>     | 23.70               | 30.60  | 44.70  | 57.70  |
| <b>61</b>     | 25.60               | 32.80  | 47.60  | 61.00  |
| <b>62</b>     | 28.00               | 35.50  | 51.20  | 65.00  |
| <b>63</b>     | 30.30               | 38.20  | 54.20  | 68.20  |
| <b>64</b>     | 33.00               | 41.20  | 58.10  | 72.50  |

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## Connecticut Rates

|                           |         |                      |                          |
|---------------------------|---------|----------------------|--------------------------|
| <b>BASE PLAN:</b>         |         | <b>OPTIONS:</b>      |                          |
| Facility Monthly Benefit  | 1,000   | Non Forfeiture       | Shortened Benefit Period |
| Home Monthly Benefit      | 500     | Inflation Protection | Compound Uncapped        |
| Facility Benefit Duration | 3 Years |                      |                          |
| Home Benefit              | 50%     |                      |                          |
| Lifetime Maximum          | 36,000  |                      |                          |
| Elimination Period        | 90 Days |                      |                          |
| Home Care Level           | Total   |                      |                          |

### Monthly Rates

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Non Forfeiture<br>Option | Plan 3<br>Base Plan with<br>Compound Inflation<br>Option | Plan 4<br>Base Plan with Non<br>Forfeiture and<br>Compound Inflation<br>Option |
|---------------|---------------------|--|--|--|
| <b>65</b>     | 36.90               | 45.40  | 63.80  | 78.40  |
| <b>66</b>     | 40.20               | 49.00  | 68.10  | 83.10  |
| <b>67</b>     | 44.10               | 53.70  | 73.60  | 89.70  |
| <b>68</b>     | 48.00               | 58.10  | 78.40  | 94.90  |
| <b>69</b>     | 52.50               | 63.00  | 84.40  | 101.30   |
| <b>70</b>     | 57.30               | 68.20  | 90.00  | 107.00   |
| <b>71</b>     | 62.90               | 74.20  | 97.40  | 114.90   |
| <b>72</b>     | 68.90               | 80.60  | 104.90   | 122.80   |
| <b>73</b>     | 75.70               | 87.80  | 113.10   | 131.20   |
| <b>74</b>     | 82.80               | 95.20  | 121.70   | 139.90   |
| <b>75</b>     | 98.80               | 111.70   | 142.60   | 161.20   |
| <b>76</b>     | 107.50              | 120.40   | 153.50   | 171.90   |
| <b>77</b>     | 116.90              | 129.70   | 163.90   | 181.90   |
| <b>78</b>     | 127.10              | 141.20   | 176.00   | 195.40   |
| <b>79</b>     | 138.50              | 152.20   | 188.10   | 207.00   |
| <b>80</b>     | 150.70              | 165.80   | 202.30   | 222.40   |

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## Connecticut Rates

|                           |                |                      |                          |
|---------------------------|----------------|----------------------|--------------------------|
| <b>BASE PLAN:</b>         |                | <b>OPTIONS:</b>      |                          |
| Facility Monthly Benefit  | <b>1,000</b>   | Non Forfeiture       | Shortened Benefit Period |
| Home Monthly Benefit      | <b>500</b>     | Inflation Protection | Compound Uncapped        |
| Facility Benefit Duration | <b>6 Years</b> |                      |                          |
| Home Benefit              | <b>50%</b>     |                      |                          |
| Lifetime Maximum          | <b>72,000</b>  |                      |                          |
| Elimination Period        | <b>90 Days</b> |                      |                          |
| Home Care Level           | <b>Total</b>   |                      |                          |

### Monthly Rates

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan<br>with Non<br>Forfeiture<br>Option | Plan 3<br>Base Plan with<br>Compound Inflation<br>Option | Plan 4<br>Base Plan with Non<br>Forfeiture and Compound<br>Inflation<br>Option |
|---------------|---------------------|---|--|--|
| <b>18-30</b>  | 7.70                | 12.00   | 22.20  | 34.80  |
| <b>31</b>     | 7.80                | 12.20   | 22.90  | 35.90  |
| <b>32</b>     | 7.90                | 12.50   | 23.30  | 36.70  |
| <b>33</b>     | 8.20                | 12.70   | 23.90  | 37.70  |
| <b>34</b>     | 8.30                | 13.00   | 24.40  | 38.40  |
| <b>35</b>     | 8.60                | 13.50   | 25.20  | 39.50  |
| <b>36</b>     | 8.80                | 13.90   | 25.70  | 40.40  |
| <b>37</b>     | 9.20                | 14.40   | 26.50  | 41.60  |
| <b>38</b>     | 9.60                | 15.10   | 27.30  | 42.90  |
| <b>39</b>     | 9.90                | 15.30   | 28.00  | 43.40  |
| <b>40</b>     | 10.30               | 15.70   | 28.70  | 43.90  |
| <b>41</b>     | 10.70               | 16.20   | 29.50  | 44.80  |
| <b>42</b>     | 11.30               | 16.90   | 30.60  | 45.90  |
| <b>43</b>     | 11.70               | 17.40   | 31.30  | 46.80  |
| <b>44</b>     | 12.40               | 18.10   | 32.40  | 47.70  |
| <b>45</b>     | 13.00               | 18.80   | 33.40  | 48.90  |
| <b>46</b>     | 13.60               | 19.60   | 34.70  | 49.90  |
| <b>47</b>     | 14.40               | 20.50   | 35.80  | 51.10  |
| <b>48</b>     | 15.20               | 21.70   | 37.10  | 52.60  |
| <b>49</b>     | 16.00               | 22.40   | 38.40  | 53.70  |
| <b>50</b>     | 16.90               | 23.50   | 39.50  | 55.00  |
| <b>51</b>     | 17.90               | 24.70   | 41.20  | 56.80  |
| <b>52</b>     | 19.10               | 26.10   | 42.80  | 58.60  |
| <b>53</b>     | 20.30               | 27.40   | 44.50  | 60.10  |
| <b>54</b>     | 21.40               | 28.90   | 46.20  | 61.90  |
| <b>55</b>     | 23.00               | 30.80   | 47.70  | 64.00  |
| <b>56</b>     | 24.40               | 32.20   | 49.80  | 65.80  |
| <b>57</b>     | 26.10               | 34.30   | 52.30  | 68.50  |
| <b>58</b>     | 28.10               | 36.80   | 54.90  | 71.90  |
| <b>59</b>     | 30.20               | 39.10   | 57.50  | 74.60  |
| <b>60</b>     | 32.20               | 41.60   | 60.30  | 77.70  |
| <b>61</b>     | 35.10               | 45.00   | 64.60  | 82.70  |
| <b>62</b>     | 38.20               | 48.60   | 69.30  | 88.00  |
| <b>63</b>     | 41.60               | 52.50   | 73.60  | 92.70  |
| <b>64</b>     | 45.40               | 56.70   | 78.80  | 98.50  |

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## Connecticut Rates

|                           |         |                      |                          |
|---------------------------|---------|----------------------|--------------------------|
| <b>BASE PLAN:</b>         |         | <b>OPTIONS:</b>      |                          |
| Facility Monthly Benefit  | 1,000   | Non Forfeiture       | Shortened Benefit Period |
| Home Monthly Benefit      | 500     | Inflation Protection | Compound Uncapped        |
| Facility Benefit Duration | 6 Years |                      |                          |
| Home Benefit              | 50%     |                      |                          |
| Lifetime Maximum          | 72,000  |                      |                          |
| Elimination Period        | 90 Days |                      |                          |
| Home Care Level           | Total   |                      |                          |

### Monthly Rates

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan<br>with Non<br>Forfeiture<br>Option | Plan 3<br>Base Plan with<br>Compound Inflation<br>Option | Plan 4<br>Base Plan with Non<br>Forfeiture and Compound<br>Inflation<br>Option |
|---------------|---------------------|---|--|--|
| <b>65</b>     | 50.70               | 62.40   | 86.60  | 106.50   |
| <b>66</b>     | 55.50               | 67.70   | 92.80  | 113.20   |
| <b>67</b>     | 60.70               | 74.00   | 100.10   | 122.20   |
| <b>68</b>     | 66.20               | 80.10   | 106.90   | 129.20   |
| <b>69</b>     | 72.30               | 86.70   | 114.70   | 137.50   |
| <b>70</b>     | 79.00               | 94.10   | 122.60   | 146.00   |
| <b>71</b>     | 86.80               | 102.40  | 133.00   | 156.90   |
| <b>72</b>     | 95.00               | 111.20  | 143.30   | 167.60   |
| <b>73</b>     | 104.10              | 120.90  | 154.00   | 178.80   |
| <b>74</b>     | 114.00              | 131.20  | 165.90   | 190.70   |
| <b>75</b>     | 136.10              | 153.90  | 194.50   | 219.80   |
| <b>76</b>     | 148.20              | 166.00  | 209.40   | 234.60   |
| <b>77</b>     | 161.30              | 179.10  | 224.00   | 248.60   |
| <b>78</b>     | 175.50              | 194.90  | 240.20   | 266.60   |
| <b>79</b>     | 191.10              | 210.20  | 257.30   | 283.00   |
| <b>80</b>     | 208.00              | 228.80  | 276.60   | 304.30   |

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## Connecticut Rates

|                           |           |                      |                          |
|---------------------------|-----------|----------------------|--------------------------|
| <b>BASE PLAN:</b>         |           | <b>OPTIONS:</b>      |                          |
| Facility Monthly Benefit  | 1,000     | Non Forfeiture       | Shortened Benefit Period |
| Home Monthly Benefit      | 500       | Inflation Protection | Compound Uncapped        |
| Facility Benefit Duration | Unlimited |                      |                          |
| Home Benefit              | 50%       |                      |                          |
| Lifetime Maximum          | Unlimited |                      |                          |
| Elimination Period        | 90 Days   |                      |                          |
| Home Care Level           | Total     |                      |                          |

### Monthly Rates

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Non Forfeiture<br>Option | Plan 3<br>Base Plan with<br>Compound Inflation<br>Option | Plan 4<br>Base Plan with Non<br>Forfeiture and Compound<br>Inflation<br>Option |
|---------------|---------------------|--|--|--|
| <b>18-30</b>  | 10.90               | 17.20  | 30.90  | 48.60  |
| <b>31</b>     | 10.90               | 17.30  | 31.60  | 49.70  |
| <b>32</b>     | 11.30               | 17.80  | 32.40  | 50.80  |
| <b>33</b>     | 11.40               | 17.90  | 33.20  | 52.00  |
| <b>34</b>     | 11.70               | 18.30  | 33.70  | 52.90  |
| <b>35</b>     | 12.10               | 19.00  | 34.70  | 54.30  |
| <b>36</b>     | 12.50               | 19.50  | 35.50  | 55.60  |
| <b>37</b>     | 12.90               | 20.30  | 36.40  | 57.20  |
| <b>38</b>     | 13.30               | 20.90  | 37.40  | 58.60  |
| <b>39</b>     | 13.90               | 21.40  | 38.50  | 59.50  |
| <b>40</b>     | 14.40               | 22.10  | 39.50  | 60.40  |
| <b>41</b>     | 15.10               | 22.90  | 40.70  | 61.90  |
| <b>42</b>     | 15.60               | 23.40  | 41.70  | 62.70  |
| <b>43</b>     | 16.40               | 24.30  | 43.00  | 64.10  |
| <b>44</b>     | 17.20               | 25.20  | 44.30  | 65.30  |
| <b>45</b>     | 17.90               | 26.30  | 45.80  | 66.70  |
| <b>46</b>     | 19.00               | 27.30  | 47.30  | 68.10  |
| <b>47</b>     | 20.00               | 28.60  | 48.90  | 69.80  |
| <b>48</b>     | 21.20               | 30.20  | 50.80  | 72.20  |
| <b>49</b>     | 22.40               | 31.20  | 52.40  | 73.40  |
| <b>50</b>     | 23.80               | 33.00  | 54.30  | 75.50  |
| <b>51</b>     | 25.10               | 34.70  | 56.60  | 78.00  |
| <b>52</b>     | 26.60               | 36.50  | 58.60  | 80.30  |
| <b>53</b>     | 28.30               | 38.40  | 61.20  | 82.60  |
| <b>54</b>     | 30.00               | 40.30  | 63.30  | 84.90  |
| <b>55</b>     | 31.70               | 42.50  | 65.00  | 87.10  |
| <b>56</b>     | 34.10               | 45.00  | 68.00  | 89.70  |
| <b>57</b>     | 36.40               | 47.70  | 71.50  | 93.70  |
| <b>58</b>     | 39.00               | 51.20  | 75.00  | 98.30  |
| <b>59</b>     | 41.90               | 54.50  | 78.50  | 102.20   |
| <b>60</b>     | 44.80               | 58.00  | 82.40  | 106.30   |
| <b>61</b>     | 48.90               | 62.70  | 88.30  | 113.00   |
| <b>62</b>     | 53.30               | 67.60  | 94.60  | 120.10   |
| <b>63</b>     | 58.10               | 73.20  | 100.60   | 126.80   |
| <b>64</b>     | 63.00               | 78.90  | 107.50   | 134.40   |

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## Connecticut Rates

|                           |           |                      |                          |
|---------------------------|-----------|----------------------|--------------------------|
| <b>BASE PLAN:</b>         |           | <b>OPTIONS:</b>      |                          |
| Facility Monthly Benefit  | 1,000     | Non Forfeiture       | Shortened Benefit Period |
| Home Monthly Benefit      | 500       | Inflation Protection | Compound Uncapped        |
| Facility Benefit Duration | Unlimited |                      |                          |
| Home Benefit              | 50%       |                      |                          |
| Lifetime Maximum          | Unlimited |                      |                          |
| Elimination Period        | 90 Days   |                      |                          |
| Home Care Level           | Total     |                      |                          |

### Monthly Rates

| Insurance Age | Plan 1<br>Base Plan | Plan 2<br>Base Plan with<br>Non Forfeiture<br>Option | Plan 3<br>Base Plan with<br>Compound Inflation<br>Option | Plan 4<br>Base Plan with Non<br>Forfeiture and Compound<br>Inflation<br>Option |
|---------------|---------------------|--|--|--|
| <b>65</b>     | 70.60               | 86.70  | 118.20   | 145.30   |
| <b>66</b>     | 77.10               | 94.10  | 127.00   | 154.80   |
| <b>67</b>     | 84.20               | 102.80   | 136.60   | 166.80   |
| <b>68</b>     | 92.00               | 111.40   | 145.90   | 176.50   |
| <b>69</b>     | 100.40              | 120.40   | 156.80   | 188.10   |
| <b>70</b>     | 109.60              | 130.40   | 167.70   | 199.60   |
| <b>71</b>     | 120.10              | 141.70   | 181.40   | 214.00   |
| <b>72</b>     | 131.30              | 153.50   | 195.10   | 228.30   |
| <b>73</b>     | 143.30              | 166.10   | 209.60   | 243.10   |
| <b>74</b>     | 156.30              | 179.70   | 224.80   | 258.40   |
| <b>75</b>     | 186.00              | 210.20   | 262.90   | 297.00   |
| <b>76</b>     | 202.40              | 226.70   | 283.10   | 317.10   |
| <b>77</b>     | 220.10              | 244.40   | 302.40   | 335.70   |
| <b>78</b>     | 239.20              | 265.60   | 324.00   | 359.60   |
| <b>79</b>     | 259.90              | 285.70   | 346.40   | 381.20   |
| <b>80</b>     | 282.10              | 310.30   | 371.80   | 409.00   |