

**UNUM LONG TERM CARE PLAN
025861**

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 Uncapped

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	2.50	3.80	4.20	6.20
31	2.50	3.80	4.30	6.40
32	2.50	3.90	4.30	6.50
33	2.60	4.00	4.60	6.80
34	2.70	4.00	4.80	7.00
35	2.70	4.20	4.90	7.20
36	2.90	4.30	5.10	7.40
37	3.00	4.40	5.30	7.80
38	3.10	4.70	5.60	8.20
39	3.20	4.90	5.90	8.50
40	3.40	5.10	6.10	8.80
41	3.50	5.20	6.50	9.20
42	3.60	5.50	6.60	9.60
43	3.90	5.70	7.00	10.00
44	4.00	6.00	7.40	10.50
45	4.30	6.40	7.80	11.00
46	4.40	6.60	8.10	11.40
47	4.70	7.00	8.30	12.00
48	4.90	7.40	8.80	12.70
49	5.20	7.80	9.10	13.30
50	5.50	8.20	9.60	14.00
51	5.90	8.80	10.10	14.80
52	6.10	9.40	10.70	15.60
53	6.50	10.00	11.30	16.50
54	6.90	10.50	11.70	17.20
55	7.30	11.20	12.50	18.20
56	7.80	11.80	13.10	19.10
57	8.50	12.70	14.00	20.40
58	9.00	13.60	14.70	21.40
59	9.60	14.70	15.90	22.90
60	10.40	15.70	16.90	24.30
61	11.40	17.00	18.30	26.10
62	12.60	18.60	19.90	28.20
63	13.80	20.20	21.60	30.40
64	15.20	22.00	23.50	32.80

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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 Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
65	17.30	24.60	26.50	36.30
66	19.10	26.60	29.10	39.40
67	21.30	29.20	32.00	42.50
68	23.50	31.80	34.80	45.90
69	26.10	34.80	38.10	49.50
70	29.00	38.10	41.60	53.40
71	32.20	41.70	45.80	58.10
72	35.80	45.80	50.40	63.30
73	39.60	50.30	55.10	68.60
74	43.80	55.00	60.60	74.60
75	52.90	65.60	72.00	88.00
76	58.10	71.40	78.10	94.60
77	63.70	77.60	85.00	102.20
78	69.90	84.50	92.00	109.70
79	76.70	91.90	100.10	118.60
80	84.40	100.10	108.40	127.40
81	93.00	109.30	118.70	138.20
82	103.10	120.40	129.50	149.90
83	113.90	132.30	142.10	163.70
84	125.60	145.10	154.20	176.70

**UNUM LONG TERM CARE PLAN
025861**

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 Uncapped

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	3.20	5.10	5.60	8.30
31	3.40	5.20	5.70	8.60
32	3.40	5.30	5.90	8.80
33	3.50	5.50	6.10	9.20
34	3.60	5.50	6.40	9.50
35	3.80	5.70	6.60	9.90
36	3.90	5.90	6.90	10.10
37	4.00	6.10	7.20	10.50
38	4.20	6.40	7.50	11.00
39	4.30	6.60	7.80	11.40
40	4.60	6.90	8.10	12.00
41	4.70	7.20	8.50	12.40
42	4.90	7.50	9.00	13.10
43	5.20	7.80	9.20	13.50
44	5.50	8.20	9.90	14.30
45	5.70	8.60	10.30	15.00
46	6.00	9.10	10.70	15.60
47	6.20	9.50	11.20	16.40
48	6.60	10.10	11.80	17.30
49	6.90	10.70	12.20	18.10
50	7.30	11.30	12.90	19.10
51	7.70	11.80	13.40	20.00
52	8.10	12.70	14.20	21.20
53	8.60	13.50	14.80	22.40
54	9.10	14.30	15.50	23.40
55	9.80	15.20	16.40	24.60
56	10.30	16.20	17.30	26.00
57	11.00	17.40	18.30	27.60
58	11.80	18.60	19.40	29.10
59	12.70	20.00	20.80	31.10
60	13.60	21.40	22.00	32.90
61	15.00	23.40	23.90	35.60
62	16.40	25.50	25.90	38.50
63	17.90	27.70	28.20	41.60
64	19.80	30.20	30.40	44.70

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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 Uncapped

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	22.40	33.70	34.20	49.50
66	24.80	36.80	37.60	54.00
67	27.40	40.30	41.10	58.10
68	30.40	43.90	44.70	62.90
69	33.50	48.00	48.80	67.60
70	37.20	52.50	53.30	73.20
71	41.30	57.70	58.50	79.80
72	45.80	63.20	64.40	86.70
73	50.60	69.20	70.20	94.10
74	55.90	75.80	77.00	102.00
75	67.20	90.50	91.30	120.40
76	73.80	98.50	98.90	129.60
77	81.00	107.20	107.80	140.00
78	88.80	116.60	116.50	150.50
79	97.20	127.00	126.80	162.60
80	106.70	138.20	136.90	174.60
81	117.30	150.80	149.40	189.20
82	129.90	165.90	162.90	205.40
83	143.30	182.30	178.20	223.90
84	157.40	199.60	193.10	241.80

**UNUM LONG TERM CARE PLAN
025861**

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 Uncapped

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	4.60	7.30	7.70	11.80
31	4.60	7.30	7.80	12.10
32	4.70	7.50	8.10	12.60
33	4.80	7.70	8.30	12.90
34	4.80	7.80	8.60	13.30
35	5.10	8.10	8.80	13.80
36	5.20	8.20	9.10	14.20
37	5.50	8.60	9.80	14.80
38	5.60	8.80	10.00	15.30
39	5.90	9.20	10.40	15.90
40	6.10	9.60	10.90	16.60
41	6.40	10.00	11.40	17.30
42	6.60	10.40	12.00	18.10
43	6.90	10.80	12.40	18.70
44	7.30	11.40	13.00	19.60
45	7.50	12.00	13.60	20.70
46	7.90	12.60	14.20	21.40
47	8.30	13.30	14.70	22.50
48	8.80	14.00	15.50	23.90
49	9.20	14.80	16.10	25.00
50	9.80	15.70	16.90	26.30
51	10.10	16.60	17.70	27.80
52	10.80	17.70	18.50	29.20
53	11.40	18.80	19.50	30.90
54	12.00	20.00	20.40	32.40
55	12.60	21.10	21.20	33.70
56	13.50	22.60	22.50	35.90
57	14.40	24.20	23.80	38.10
58	15.30	26.00	25.10	40.20
59	16.40	27.80	26.60	42.80
60	17.70	29.80	28.20	45.50
61	19.20	32.50	30.60	49.10
62	20.90	35.40	33.00	53.00
63	22.90	38.60	35.60	57.20
64	25.00	41.90	38.50	61.50

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Connecticut Rates

BASE PLAN:

Facility Monthly Benefit
Home Monthly Benefit
Facility Benefit Duration
Home Benefit
Lifetime Maximum
Elimination Period
Home Care Level

1,000
500
Unlimited
50%
Unlimited
90 Days
Professional

OPTIONS:

Home Care Level
Inflation Protection

Total
Simple Uncapped

Monthly Rates

65	28.30	46.80	43.20	68.20
66	31.30	51.20	47.30	74.10
67	34.70	55.90	51.60	80.00
68	38.40	61.10	56.30	86.60
69	42.40	66.70	61.40	93.10
70	46.80	72.80	66.80	100.60
71	51.90	79.80	73.30	109.60
72	57.30	87.20	80.50	118.60
73	63.20	95.20	87.50	128.60
74	69.60	103.70	95.60	138.70
75	83.60	123.60	113.20	163.30
76	91.80	134.60	122.70	175.80
77	100.60	146.20	133.50	189.80
78	110.00	159.00	144.00	203.70
79	120.50	172.60	156.50	219.70
80	131.80	187.50	168.70	235.40
81	144.60	204.00	183.80	254.40
82	159.60	223.60	199.90	275.50
83	175.60	244.80	218.10	299.00
84	192.40	266.80	235.40	321.60