

**UNUM LONG TERM CARE PLAN
570855**

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:

Home Care Level TOTAL
 Inflation Protection **1 POUND 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	3.50	5.50	11.20	15.60
31	3.50	5.50	11.30	15.90
32	3.50	5.50	11.60	16.30
33	3.60	5.70	11.80	16.60
34	3.80	5.90	12.20	17.00
35	3.90	6.00	12.60	17.60
36	4.00	6.10	12.90	17.90
37	4.20	6.40	13.30	18.30
38	4.40	6.60	13.70	19.00
39	4.60	7.00	14.20	19.60
40	4.80	7.20	14.60	20.00
41	4.90	7.50	15.00	20.70
42	5.20	7.80	15.50	21.30
43	5.50	8.20	16.00	22.00
44	5.70	8.60	16.50	22.60
45	6.10	9.00	17.00	23.40
46	6.20	9.50	17.60	24.20
47	6.60	9.90	17.90	24.80
48	7.00	10.50	18.60	25.90
49	7.30	11.10	19.20	26.80
50	7.70	11.70	19.60	27.60
51	8.20	12.60	20.50	28.90
52	8.60	13.30	21.20	29.90
53	9.10	14.20	21.80	30.90
54	9.60	15.00	22.50	32.10
55	10.30	15.90	23.70	33.30
56	10.90	16.90	24.70	34.70
57	11.70	18.20	25.90	36.50
58	12.60	19.40	27.00	38.10
59	13.50	20.80	28.30	39.90
60	14.60	22.20	29.90	42.00
61	15.90	24.10	32.00	44.60
62	17.60	26.30	34.60	48.00
63	19.20	28.50	36.80	50.70
64	21.20	30.90	39.60	54.30

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OPTIONS:

Home Care Level TOTAL
 Inflation Protection #POUND UNCAPPED

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2	Plan 3	Plan 4
		Base Plan with Total Home Care Option	Base Plan with Compound Inflation Option	Base Plan with Compound Inflation and Total Home Care Option
65	24.10	34.70	44.10	59.70
66	26.70	37.70	47.70	63.70
67	29.60	41.20	52.00	68.80
68	32.80	45.00	56.20	73.20
69	36.40	49.10	61.00	78.80
70	40.30	53.60	65.70	84.00
71	44.90	58.80	71.90	90.90
72	49.70	64.40	78.10	97.90
73	55.10	70.60	84.80	105.40
74	61.00	77.20	91.90	113.20
75	73.60	92.00	108.60	132.90
76	80.70	100.10	117.80	142.90
77	88.50	108.80	126.80	152.50
78	97.20	118.40	137.30	163.70
79	106.70	128.80	147.60	174.90
80	117.30	140.10	159.80	188.00

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 Lifetime Maximum 72,000
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 Home Care Level PROFESSIONAL

OPTIONS:

Home Care Level TOTAL
 Inflation Protection MPOUND 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	4.60	7.30	14.70	20.90
31	4.80	7.40	15.20	21.60
32	4.80	7.50	15.50	22.00
33	4.90	7.70	16.00	22.60
34	5.10	7.80	16.40	23.00
35	5.30	8.20	16.90	23.80
36	5.50	8.50	17.30	24.30
37	5.70	8.70	17.80	25.00
38	5.90	9.10	18.30	25.70
39	6.10	9.40	18.90	26.40
40	6.40	9.80	19.40	27.00
41	6.60	10.10	19.80	27.80
42	7.00	10.70	20.50	28.90
43	7.30	11.10	21.20	29.50
44	7.70	11.70	22.00	30.60
45	8.10	12.20	22.60	31.60
46	8.50	12.90	23.40	32.60
47	8.80	13.70	23.90	33.70
48	9.40	14.40	24.70	35.00
49	9.60	15.10	25.40	36.10
50	10.30	16.00	26.00	37.30
51	10.80	16.90	26.90	38.70
52	11.40	18.10	28.00	40.30
53	12.10	19.20	28.90	41.90
54	12.70	20.30	29.90	43.40
55	13.70	21.70	31.10	44.90
56	14.40	23.10	32.40	46.80
57	15.50	24.70	33.80	49.10
58	16.60	26.50	35.50	51.60
59	17.80	28.50	37.10	54.00
60	19.10	30.40	38.70	56.70
61	20.90	33.10	41.60	60.70
62	22.90	36.10	44.90	65.00
63	25.10	39.30	47.70	69.00
64	27.60	42.80	51.20	74.00

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 Elimination Period 60 DAYS
 Home Care Level PROFESSIONAL

OPTIONS:

Home Care Level TOTAL
 Inflation Protection MPOUND 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
65	31.20	47.70	56.80	81.10
66	34.60	52.10	61.50	87.00
67	38.40	56.90	67.00	93.90
68	42.40	62.10	72.20	100.10
69	46.80	67.90	78.00	107.40
70	51.70	74.10	84.00	114.80
71	57.50	81.40	91.80	124.40
72	63.70	89.10	99.70	134.00
73	70.30	97.60	107.60	144.20
74	77.70	106.70	116.90	155.10
75	93.50	127.40	137.80	181.70
76	102.70	138.70	149.40	195.70
77	112.70	150.90	160.70	209.20
78	123.50	164.10	173.60	224.40
79	135.30	178.60	186.60	240.10
80	148.50	194.20	201.80	258.20

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Connecticut Rates

BASE PLAN:	OPTIONS:
Facility Monthly Benefit	Home Care Level
Home Monthly Benefit	Inflation Protection
Facility Benefit Duration	TOTAL
Home Benefit	POUND UNCAPPED
Lifetime Maximum	
Elimination Period	
Home Care Level	

Monthly Rates				
Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan with Total Home Care Option	Base Plan with Compound Inflation Option	Base Plan with Compound Inflation and Total Home Care Option
18-30	6.40	10.40	19.90	29.30
31	6.40	10.40	20.30	29.90
32	6.60	10.80	20.90	30.70
33	6.80	10.90	21.30	31.30
34	6.90	11.10	21.70	31.90
35	7.20	11.40	22.40	32.80
36	7.30	11.80	22.90	33.50
37	7.70	12.20	23.50	34.50
38	7.80	12.60	24.20	35.40
39	8.20	13.10	25.00	36.30
40	8.60	13.70	25.60	37.30
41	9.00	14.30	26.50	38.40
42	9.40	14.80	27.20	39.50
43	9.80	15.50	28.00	40.60
44	10.30	16.30	28.90	41.90
45	10.80	17.00	29.80	43.20
46	11.30	17.90	30.70	44.70
47	11.80	19.00	31.30	46.10
48	12.40	20.20	32.50	48.00
49	12.90	21.20	33.10	49.50
50	13.70	22.50	34.20	51.40
51	14.40	23.80	35.40	53.40
52	15.10	25.20	36.40	55.40
53	16.00	26.90	37.70	57.70
54	16.90	28.50	38.90	59.80
55	17.70	30.00	40.00	61.40
56	19.00	32.20	41.70	64.10
57	20.20	34.60	43.70	67.50
58	21.60	37.10	45.50	70.70
59	23.00	39.60	47.60	74.10
60	24.70	42.50	49.70	77.70
61	26.90	46.30	53.00	83.20
62	29.40	50.30	56.80	89.20
63	32.10	54.90	60.50	94.80
64	35.00	59.50	64.60	101.30

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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:

Home Care Level	TOTAL
Inflation Protection	POUND 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
65	39.50	66.60	71.50	111.30
66	43.80	72.80	77.50	119.50
67	48.50	79.40	84.00	128.60
68	53.60	86.70	90.50	137.20
69	59.20	94.50	97.90	147.30
70	65.40	103.20	105.30	157.60
71	72.50	113.10	114.80	170.30
72	80.10	123.50	124.50	183.20
73	88.10	134.70	134.30	196.70
74	97.00	146.90	145.10	210.90
75	116.60	174.90	170.80	246.60
76	127.90	190.20	185.30	265.50
77	140.30	206.70	199.20	283.70
78	153.40	224.50	214.80	303.70
79	167.80	243.90	230.50	324.70
80	183.70	264.70	248.80	348.40