

**UNUM LONG TERM CARE PLAN
Policy 115292**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	1,000
Facility Benefit Duration	3 Years
Home Benefit	100%
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	3.50	6.20	10.30	16.60
31	3.50	6.20	10.30	16.90
32	3.50	6.40	10.50	17.30
33	3.60	6.40	10.80	17.70
34	3.60	6.60	11.10	18.10
35	3.80	6.80	11.40	18.50
36	3.90	7.00	11.70	19.00
37	4.00	7.20	12.00	19.40
38	4.30	7.50	12.40	20.00
39	4.40	7.80	12.90	20.50
40	4.60	8.10	13.00	20.90
41	4.80	8.30	13.50	21.60
42	4.90	8.80	13.90	22.20
43	5.20	9.10	14.30	22.90
44	5.50	9.60	14.80	23.70
45	5.70	10.00	15.30	24.30
46	6.00	10.50	15.60	25.10
47	6.20	10.90	16.00	25.90
48	6.50	11.70	16.40	26.90
49	6.80	12.40	16.90	27.80
50	7.00	13.00	17.20	28.60
51	7.50	13.80	17.80	29.80
52	7.80	14.60	18.30	30.90
53	8.30	15.50	18.90	32.00
54	8.60	16.30	19.20	32.90
55	9.10	17.20	20.00	33.80
56	9.60	18.20	20.70	35.20
57	10.30	19.40	21.60	36.90
58	10.80	20.50	22.50	38.40
59	11.60	22.00	23.30	40.00
60	12.40	23.40	24.30	41.70
61	13.30	25.00	25.90	44.10
62	14.60	27.00	27.70	47.10
63	15.70	29.00	29.30	49.40
64	17.00	31.30	31.50	52.50

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Facility Monthly Benefit 1,000
 Home Monthly Benefit 1,000
 Facility Benefit Duration 3 Years
 Home Benefit 100%
 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
65	19.20	34.50	34.60	56.80
66	21.20	37.10	37.20	60.20
67	23.40	40.00	40.40	64.50
68	25.70	43.20	43.40	68.10
69	28.50	46.80	47.10	72.50
70	31.30	50.40	50.40	76.80
71	34.70	54.70	55.10	82.40
72	38.40	59.40	59.80	88.10
73	42.50	64.60	64.60	94.40
74	46.70	70.10	69.80	100.60
75	56.30	82.90	82.60	117.30
76	61.50	89.40	89.20	125.20
77	67.30	96.50	95.70	132.70
78	73.70	104.10	103.50	141.40
79	80.70	112.50	111.00	150.40
80	88.40	121.40	120.00	160.60

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BASE PLAN:		OPTIONS:	
Facility Monthly Benefit	1,000	Home Care Level	Total
Home Monthly Benefit	1,000	Inflation Protection	Compound Uncapped
Facility Benefit Duration	6 Years		
Home Benefit	100%		
Lifetime Maximum	72,000		
Elimination Period	90 Days		
Home Care Level	Professional		

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	8.30	13.70	22.50
31	4.70	8.50	13.90	23.00
32	4.80	8.70	14.30	23.70
33	4.90	8.80	14.70	24.20
34	4.90	9.00	15.00	24.70
35	5.20	9.40	15.50	25.40
36	5.30	9.60	15.70	25.90
37	5.60	9.90	16.30	26.50
38	5.70	10.30	16.80	27.40
39	6.00	10.70	17.20	28.10
40	6.20	11.10	17.70	28.70
41	6.40	11.60	18.10	29.60
42	6.80	12.10	18.70	30.60
43	7.00	12.60	19.20	31.30
44	7.40	13.10	19.90	32.20
45	7.80	13.80	20.50	33.40
46	8.20	14.60	21.10	34.50
47	8.50	15.30	21.60	35.60
48	9.00	16.30	22.10	36.90
49	9.10	16.90	22.60	38.10
50	9.60	17.90	23.00	39.30
51	10.00	19.00	23.70	40.80
52	10.50	20.20	24.40	42.30
53	11.10	21.30	25.10	43.90
54	11.70	22.50	25.90	45.50
55	12.40	23.90	26.70	46.50
56	13.00	25.40	27.60	48.50
57	13.80	27.00	28.60	50.70
58	14.60	28.70	29.80	52.90
59	15.50	30.80	30.90	55.40
60	16.40	32.60	32.10	57.90
61	17.80	35.40	34.20	61.60
62	19.20	38.20	36.50	65.80
63	20.90	41.30	38.60	69.30
64	22.60	44.60	41.20	73.80

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Facility Monthly Benefit	1,000	Home Care Level	Total
Home Monthly Benefit	1,000	Inflation Protection	Compound Uncapped
Facility Benefit Duration	6 Years		
Home Benefit	100%		
Lifetime Maximum	72,000		
Elimination Period	90 Days		
Home Care Level	Professional		

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	25.40	49.10	45.20	80.20
66	28.00	53.30	48.80	85.40
67	30.90	57.70	53.00	91.70
68	33.90	62.50	56.90	97.00
69	37.40	67.60	61.40	103.60
70	41.20	73.50	65.90	110.20
71	45.60	80.00	71.90	118.70
72	50.30	86.80	77.90	127.10
73	55.50	94.60	84.00	136.40
74	61.20	102.80	90.90	146.00
75	73.30	122.10	107.00	170.30
76	80.30	132.00	115.70	182.30
77	87.90	142.90	124.30	194.00
78	96.10	154.40	133.90	206.80
79	105.20	167.30	143.80	220.90
80	115.10	180.80	155.20	236.20

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BASE PLAN:		OPTIONS:	
Facility Monthly Benefit	1,000	Home Care Level	Total
Home Monthly Benefit	1,000	Inflation Protection	Compound Uncapped
Facility Benefit Duration	Unlimited		
Home Benefit	100%		
Lifetime Maximum	Unlimited		
Elimination Period	90 Days		
Home Care Level	Professional		

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	6.50	12.20	18.90	32.20
31	6.50	12.40	19.10	32.90
32	6.80	12.60	19.60	33.70
33	6.90	12.90	20.20	34.50
34	7.00	13.00	20.40	35.00
35	7.20	13.50	20.90	36.00
36	7.40	13.80	21.60	36.80
37	7.70	14.30	22.20	37.70
38	7.90	14.80	22.80	38.70
39	8.30	15.30	23.40	39.60
40	8.60	16.00	24.10	41.00
41	9.00	16.60	24.80	42.00
42	9.40	17.30	25.50	43.20
43	9.80	18.10	26.30	44.30
44	10.30	19.00	26.90	45.80
45	10.80	19.90	27.80	47.20
46	11.20	20.90	28.50	48.80
47	11.70	22.00	29.00	50.20
48	12.20	23.30	29.90	52.30
49	12.60	24.40	30.40	54.00
50	13.30	26.00	31.20	55.90
51	13.80	27.40	32.10	58.10
52	14.40	29.00	32.90	60.20
53	15.20	30.90	33.90	62.80
54	15.90	32.60	34.70	64.90
55	16.50	34.30	35.40	65.90
56	17.60	36.70	36.50	68.80
57	18.60	39.10	38.10	72.40
58	19.60	41.90	39.40	75.70
59	20.80	44.60	41.00	79.00
60	22.00	47.60	42.40	82.80
61	23.80	51.50	45.00	88.30
62	25.60	55.80	47.80	94.30
63	27.70	60.50	50.40	99.80
64	29.80	65.30	53.40	106.10

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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	33.30	72.20	58.50	115.70
66	36.80	78.40	63.30	123.60
67	40.40	84.90	68.40	132.50
68	44.50	92.20	73.50	140.50
69	48.90	99.80	79.30	150.40
70	53.80	108.30	85.20	160.30
71	59.40	117.80	92.60	172.50
72	65.40	127.80	100.10	184.50
73	71.80	138.70	107.80	197.60
74	78.80	150.40	116.20	210.90
75	94.30	178.10	136.50	245.40
76	103.20	192.70	147.70	263.10
77	112.80	208.40	158.50	279.90
78	123.10	225.40	170.40	298.40
79	134.40	243.60	182.70	318.10
80	146.60	263.10	197.00	340.10