

**UNUM LONG TERM CARE PLAN  
Policy 589638**

## 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 Capped

### 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
<b>18-30</b>	3.50	5.30	4.80	7.40
<b>31</b>	3.50	5.30	4.90	7.50
<b>32</b>	3.50	5.50	5.10	7.80
<b>33</b>	3.60	5.60	5.20	7.90
<b>34</b>	3.80	5.70	5.50	8.50
<b>35</b>	3.90	5.90	5.70	8.60
<b>36</b>	3.90	6.00	6.00	9.00
<b>37</b>	4.20	6.20	6.10	9.40
<b>38</b>	4.30	6.60	6.60	9.90
<b>39</b>	4.60	6.90	6.90	10.40
<b>40</b>	4.70	7.20	7.20	10.70
<b>41</b>	4.90	7.40	7.50	11.30
<b>42</b>	5.20	7.80	7.90	11.80
<b>43</b>	5.30	8.10	8.30	12.40
<b>44</b>	5.60	8.50	8.80	13.00
<b>45</b>	6.00	8.80	9.40	13.80
<b>46</b>	6.20	9.40	9.80	14.40
<b>47</b>	6.50	9.80	10.30	15.20
<b>48</b>	6.90	10.40	10.90	16.30
<b>49</b>	7.20	10.90	11.40	17.20
<b>50</b>	7.50	11.60	12.10	18.10
<b>51</b>	8.10	12.40	12.70	19.20
<b>52</b>	8.50	13.10	13.50	20.40
<b>53</b>	9.00	13.90	14.30	21.60
<b>54</b>	9.50	14.70	15.10	22.90
<b>55</b>	10.10	15.70	16.00	23.90
<b>56</b>	10.80	16.60	16.90	25.40
<b>57</b>	11.60	17.90	18.10	27.00
<b>58</b>	12.40	19.10	19.50	28.90
<b>59</b>	13.40	20.50	20.90	30.90
<b>60</b>	14.40	22.00	22.40	32.90
<b>61</b>	15.70	23.80	24.30	35.40
<b>62</b>	17.30	26.00	26.50	38.50
<b>63</b>	19.00	28.10	28.70	41.30
<b>64</b>	20.80	30.60	31.50	44.70

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**Connecticut Rates**

**BASE PLAN:**

Facility Monthly Benefit	<b>1,000</b>
Home Monthly Benefit	<b>500</b>
Facility Benefit Duration	<b>3 Years</b>
Home Benefit	<b>50%</b>
Lifetime Maximum	<b>36,000</b>
Elimination Period	<b>90 Days</b>
Home Care Level	<b>Professional</b>

**OPTIONS:**

Home Care Level	<b>Total</b>
Inflation Protection	<b>Simple Capped</b>

**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
<b>65</b>	23.80	34.20	35.80	49.80
<b>66</b>	26.30	37.20	39.10	53.70
<b>67</b>	29.30	40.70	43.20	58.40
<b>68</b>	32.40	44.30	47.10	62.90
<b>69</b>	35.90	48.50	52.00	68.40
<b>70</b>	39.80	52.90	56.80	73.80
<b>71</b>	44.20	58.00	62.40	80.30
<b>72</b>	49.00	63.40	68.80	87.40
<b>73</b>	54.50	69.70	75.10	94.50
<b>74</b>	60.20	76.20	82.60	102.70
<b>75</b>	72.50	90.90	98.20	121.20
<b>76</b>	79.70	98.80	107.10	130.90
<b>77</b>	87.50	107.40	115.80	140.50
<b>78</b>	95.90	116.90	126.20	151.70
<b>79</b>	105.30	127.10	136.40	162.80
<b>80</b>	115.70	138.30	148.70	175.90

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**Connecticut Rates**

**BASE PLAN:**

Facility Monthly Benefit	<b>1,000</b>
Home Monthly Benefit	<b>500</b>
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>Professional</b>

**OPTIONS:**

Home Care Level	<b>Total</b>
Inflation Protection	<b>Simple Capped</b>

**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
<b>18-30</b>	4.60	7.20	6.40	10.00
<b>31</b>	4.70	7.30	6.60	10.30
<b>32</b>	4.80	7.40	6.90	10.70
<b>33</b>	4.90	7.70	7.20	10.90
<b>34</b>	4.90	7.80	7.30	11.30
<b>35</b>	5.20	8.10	7.70	11.80
<b>36</b>	5.30	8.30	8.10	12.40
<b>37</b>	5.60	8.60	8.30	12.70
<b>38</b>	5.90	9.00	8.70	13.40
<b>39</b>	6.00	9.20	9.20	13.90
<b>40</b>	6.20	9.60	9.60	14.70
<b>41</b>	6.50	10.00	10.00	15.30
<b>42</b>	6.90	10.50	10.70	16.00
<b>43</b>	7.20	10.90	11.20	16.90
<b>44</b>	7.50	11.40	11.70	17.70
<b>45</b>	7.90	12.10	12.50	18.70
<b>46</b>	8.30	12.70	13.00	19.80
<b>47</b>	8.70	13.40	13.80	20.90
<b>48</b>	9.20	14.30	14.40	22.00
<b>49</b>	9.50	15.00	15.20	23.30
<b>50</b>	10.00	15.90	16.00	24.60
<b>51</b>	10.70	16.80	16.80	26.00
<b>52</b>	11.30	17.80	17.80	27.60
<b>53</b>	12.00	19.00	19.00	29.40
<b>54</b>	12.60	20.00	19.90	30.90
<b>55</b>	13.40	21.50	21.10	32.50
<b>56</b>	14.30	22.80	22.40	34.60
<b>57</b>	15.30	24.40	23.80	36.90
<b>58</b>	16.40	26.10	25.50	39.40
<b>59</b>	17.60	28.10	27.20	42.00
<b>60</b>	18.90	30.00	29.10	44.70
<b>61</b>	20.70	32.60	31.70	48.50
<b>62</b>	22.60	35.60	34.60	52.50
<b>63</b>	24.70	38.70	37.30	56.60
<b>64</b>	27.20	42.10	40.80	61.40

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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 Capped

**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
<b>65</b>	30.80	47.10	46.00	68.10
<b>66</b>	34.10	51.50	50.40	73.60
<b>67</b>	37.80	56.30	55.80	80.30
<b>68</b>	41.70	61.40	60.70	86.60
<b>69</b>	46.10	67.00	66.70	93.90
<b>70</b>	51.10	73.20	72.80	101.40
<b>71</b>	56.80	80.30	80.00	110.50
<b>72</b>	62.80	87.90	87.80	120.10
<b>73</b>	69.40	96.30	95.80	129.90
<b>74</b>	76.80	105.40	105.20	141.20
<b>75</b>	92.30	125.80	124.70	166.40
<b>76</b>	101.40	136.90	136.00	179.90
<b>77</b>	111.30	149.00	146.90	193.30
<b>78</b>	121.90	162.00	160.00	208.90
<b>79</b>	133.60	176.30	172.80	224.30
<b>80</b>	146.50	191.80	188.00	242.20

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## Connecticut Rates

<b>BASE PLAN:</b>		<b>OPTIONS:</b>	
Facility Monthly Benefit	1,000	Home Care Level	Total
Home Monthly Benefit	500	Inflation Protection	Simple Capped
Facility Benefit Duration	Unlimited		
Home Benefit	50%		
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 Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
<b>18-30</b>	6.40	10.30	8.80	14.20
<b>31</b>	6.40	10.30	9.00	14.60
<b>32</b>	6.60	10.70	9.50	15.20
<b>33</b>	6.60	10.80	9.60	15.50
<b>34</b>	6.80	10.90	9.90	16.00
<b>35</b>	7.00	11.30	10.40	16.60
<b>36</b>	7.30	11.70	10.80	17.30
<b>37</b>	7.50	12.10	11.30	18.10
<b>38</b>	7.80	12.50	11.80	18.70
<b>39</b>	8.20	13.00	12.40	19.50
<b>40</b>	8.50	13.50	12.90	20.40
<b>41</b>	8.80	14.00	13.50	21.50
<b>42</b>	9.20	14.70	14.00	22.40
<b>43</b>	9.60	15.30	15.00	23.50
<b>44</b>	10.00	16.00	15.70	24.70
<b>45</b>	10.70	16.90	16.50	26.00
<b>46</b>	11.20	17.80	17.40	27.40
<b>47</b>	11.70	18.70	18.30	29.10
<b>48</b>	12.20	19.90	19.40	30.80
<b>49</b>	12.70	20.90	20.20	32.50
<b>50</b>	13.50	22.20	21.20	34.20
<b>51</b>	14.20	23.50	22.40	36.40
<b>52</b>	15.00	25.00	23.50	38.50
<b>53</b>	15.90	26.50	24.80	40.80
<b>54</b>	16.60	28.10	26.30	43.30
<b>55</b>	17.40	29.60	27.40	45.00
<b>56</b>	18.70	31.90	29.10	47.80
<b>57</b>	19.90	34.10	31.10	51.20
<b>58</b>	21.30	36.50	33.00	54.50
<b>59</b>	22.80	39.10	35.20	58.20
<b>60</b>	24.40	42.00	37.40	62.00
<b>61</b>	26.70	45.60	40.70	67.10
<b>62</b>	29.00	49.70	44.10	72.70
<b>63</b>	31.70	54.20	47.70	78.40
<b>64</b>	34.50	58.80	51.70	84.80

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**Connecticut Rates**

<b>BASE PLAN:</b>		<b>OPTIONS:</b>	
Facility Monthly Benefit	1,000	Home Care Level	Total
Home Monthly Benefit	500	Inflation Protection	Simple Capped
Facility Benefit Duration	Unlimited		
Home Benefit	50%		
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 Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
<b>65</b>	39.00	65.70	58.20	94.30
<b>66</b>	43.30	71.90	63.70	102.10
<b>67</b>	47.80	78.40	70.20	111.20
<b>68</b>	52.90	85.50	76.40	119.60
<b>69</b>	58.40	93.30	84.00	129.60
<b>70</b>	64.50	101.80	91.70	140.10
<b>71</b>	71.50	111.50	100.40	152.50
<b>72</b>	79.00	121.80	110.00	165.20
<b>73</b>	87.00	133.00	119.60	178.00
<b>74</b>	95.80	145.00	130.80	192.70
<b>75</b>	115.10	172.50	154.80	226.70
<b>76</b>	126.20	187.70	168.90	244.90
<b>77</b>	138.50	204.10	182.40	263.10
<b>78</b>	151.50	221.70	198.10	283.80
<b>79</b>	165.80	240.60	213.90	304.60
<b>80</b>	181.40	261.20	232.10	328.00