

**UNUM LONG TERM CARE PLAN
535206**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	3,000
Home Monthly Benefit	1,500
Facility Benefit Duration	2 Years
Home Benefit	50%
Lifetime Maximum	72,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
18-30	7.80	24.90
31	8.10	26.10
32	8.10	26.40
33	8.10	27.30
34	8.70	28.20
35	9.00	28.80
36	9.30	29.70
37	9.30	30.30
38	10.20	31.50
39	10.50	32.40
40	10.80	33.30
41	11.40	34.80
42	11.70	36.00
43	12.60	37.20
44	13.20	38.10
45	13.80	39.30
46	14.40	40.20
47	15.30	41.70
48	15.90	42.90
49	16.80	44.40
50	18.00	45.60
51	18.60	47.70
52	19.80	48.90
53	20.70	50.70
54	22.20	52.80
55	23.70	54.90
56	24.90	57.00
57	27.00	59.70
58	29.40	62.70
59	31.20	66.00
60	33.90	69.30
61	37.20	75.00
62	40.50	80.40
63	45.00	86.10
64	49.20	92.40

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65	56.10	103.50
66	62.40	112.20
67	69.30	122.10
68	76.80	131.70
69	84.90	142.50
70	94.50	154.20
71	105.00	168.60
72	116.70	183.30
73	129.60	198.90
74	143.10	215.70
75	172.50	255.00
76	189.60	277.20
77	208.80	298.80
78	228.60	322.80
79	250.80	347.10
80	275.40	375.60

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BASE PLAN:

Facility Monthly Benefit	3,000
Home Monthly Benefit	1,500
Facility Benefit Duration	5 Years
Home Benefit	50%
Lifetime Maximum	180,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
18-30	12.90	41.40
31	13.20	42.60
32	13.20	43.20
33	14.10	45.30
34	14.10	45.60
35	14.70	47.10
36	15.30	48.30
37	15.90	49.80
38	16.80	51.00
39	17.10	53.10
40	18.00	54.30
41	18.60	56.10
42	19.20	57.30
43	20.40	59.40
44	21.60	61.20
45	22.20	63.30
46	23.40	65.10
47	24.60	66.60
48	25.80	68.70
49	27.30	71.10
50	28.80	72.90
51	30.30	75.60
52	32.10	78.30
53	33.90	81.00
54	36.00	83.40
55	37.80	86.70
56	40.50	91.20
57	43.20	95.10
58	46.50	99.30
59	49.80	104.10
60	53.70	109.20
61	58.80	117.30
62	64.80	126.30
63	70.50	134.70
64	77.10	144.30

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Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
65	88.20	161.10
66	97.50	174.30
67	108.00	189.30
68	119.70	204.30
69	132.30	220.80
70	146.70	237.90
71	162.60	259.80
72	180.30	282.30
73	199.80	305.40
74	220.50	331.20
75	265.20	390.90
76	291.60	424.80
77	320.10	456.60
78	350.70	493.80
79	384.60	530.40
80	422.10	574.20

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Home Care Level	Total

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Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
18-30	20.40	58.20
31	20.70	60.00
32	20.70	61.20
33	21.90	63.60
34	21.90	63.90
35	23.10	66.30
36	23.40	67.80
37	24.60	69.90
38	25.50	71.40
39	26.10	73.80
40	27.30	75.60
41	28.20	78.00
42	29.40	79.50
43	30.90	82.20
44	32.40	84.90
45	33.90	87.30
46	36.00	90.90
47	37.80	93.60
48	39.90	97.20
49	42.00	100.50
50	44.40	104.10
51	47.10	108.00
52	49.80	112.20
53	53.40	116.70
54	56.70	120.90
55	59.70	124.50
56	64.50	131.10
57	68.70	137.40
58	73.80	143.40
59	79.20	150.60
60	84.30	157.50
61	91.80	168.90
62	100.20	180.90
63	108.90	192.60
64	118.20	205.20

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Home Care Level	Total

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Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
65	132.60	226.50
66	144.30	242.10
67	158.10	260.40
68	172.50	278.40
69	188.10	298.80
70	205.50	319.50
71	225.30	345.60
72	246.90	372.60
73	270.60	400.50
74	296.10	430.50
75	353.10	504.60
76	384.30	544.20
77	418.20	581.40
78	454.80	624.00
79	494.40	666.60
80	537.90	716.70