

**UNUM LONG TERM CARE PLAN  
Policy 025320**

## 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	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
<b>18-30</b>	3.10	4.80	5.20	7.80
<b>31</b>	3.10	4.80	5.50	8.10
<b>32</b>	3.10	4.80	5.50	8.20
<b>33</b>	3.30	5.10	5.70	8.50
<b>34</b>	3.40	5.20	6.00	8.80
<b>35</b>	3.50	5.30	6.10	9.00
<b>36</b>	3.50	5.50	6.40	9.40
<b>37</b>	3.60	5.60	6.60	9.80
<b>38</b>	3.90	5.90	7.00	10.30
<b>39</b>	4.00	6.10	7.40	10.70
<b>40</b>	4.20	6.40	7.70	11.10
<b>41</b>	4.40	6.60	8.10	11.60
<b>42</b>	4.60	6.90	8.30	12.10
<b>43</b>	4.80	7.20	8.70	12.60
<b>44</b>	5.10	7.50	9.10	13.30
<b>45</b>	5.30	7.90	9.60	13.80
<b>46</b>	5.60	8.30	10.00	14.40
<b>47</b>	5.90	8.70	10.40	15.10
<b>48</b>	6.10	9.40	10.90	16.00
<b>49</b>	6.40	9.90	11.30	16.60
<b>50</b>	6.80	10.40	12.00	17.60
<b>51</b>	7.20	11.10	12.60	18.60
<b>52</b>	7.70	11.70	13.30	19.60
<b>53</b>	8.10	12.50	13.90	20.70
<b>54</b>	8.50	13.10	14.40	21.60
<b>55</b>	9.10	14.00	15.50	22.80
<b>56</b>	9.60	15.00	16.30	23.90
<b>57</b>	10.40	16.00	17.30	25.50
<b>58</b>	11.10	17.00	18.20	26.80
<b>59</b>	12.00	18.30	19.50	28.60
<b>60</b>	12.90	19.60	20.90	30.40
<b>61</b>	14.00	21.20	22.50	32.60
<b>62</b>	15.50	23.30	24.60	35.20
<b>63</b>	16.90	25.10	26.50	38.00
<b>64</b>	18.70	27.40	29.00	40.80

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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	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	21.30	30.60	32.60	45.20
66	23.50	33.30	35.90	49.00
67	26.30	36.40	39.30	52.80
68	29.00	39.60	42.80	56.90
69	32.10	43.40	46.80	61.50
70	35.60	47.30	51.10	66.30
71	39.60	51.90	56.20	72.20
72	43.90	56.80	61.90	78.40
73	48.80	62.40	67.70	85.20
74	53.80	68.10	74.40	92.30
75	64.90	81.40	88.40	108.90
76	71.20	88.40	95.80	117.10
77	78.30	96.10	104.40	126.50
78	85.80	104.50	113.00	135.70
79	94.30	113.80	122.90	146.50
80	103.50	123.80	133.10	157.40
81	114.00	135.10	145.60	170.60
82	126.50	148.70	158.90	185.10
83	139.80	163.40	174.30	202.00
84	154.10	179.00	189.00	218.10

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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>60 Days</b>
Home Care Level	<b>Professional</b>

**OPTIONS:**

Home Care Level	<b>Total</b>
Inflation Protection	<b>Simple Uncapped</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>	4.00	6.40	6.90	10.50
<b>31</b>	4.20	6.50	7.00	10.80
<b>32</b>	4.30	6.60	7.40	11.20
<b>33</b>	4.40	6.80	7.70	11.60
<b>34</b>	4.40	6.90	7.90	11.80
<b>35</b>	4.70	7.20	8.30	12.50
<b>36</b>	4.80	7.40	8.60	12.70
<b>37</b>	5.10	7.70	9.00	13.30
<b>38</b>	5.20	8.10	9.40	13.90
<b>39</b>	5.50	8.30	9.60	14.30
<b>40</b>	5.60	8.60	10.10	15.00
<b>41</b>	5.90	9.00	10.50	15.60
<b>42</b>	6.10	9.40	11.10	16.40
<b>43</b>	6.40	9.90	11.60	17.00
<b>44</b>	6.80	10.30	12.20	17.90
<b>45</b>	7.20	10.80	12.70	18.70
<b>46</b>	7.50	11.40	13.30	19.60
<b>47</b>	7.80	12.00	13.90	20.50
<b>48</b>	8.30	12.70	14.60	21.70
<b>49</b>	8.60	13.40	15.20	22.80
<b>50</b>	9.00	14.20	15.90	23.90
<b>51</b>	9.50	15.00	16.60	25.10
<b>52</b>	10.10	16.00	17.60	26.50
<b>53</b>	10.70	16.90	18.30	28.00
<b>54</b>	11.30	17.90	19.20	29.30
<b>55</b>	12.00	19.10	20.30	30.80
<b>56</b>	12.70	20.40	21.50	32.50
<b>57</b>	13.70	21.80	22.80	34.60
<b>58</b>	14.70	23.40	24.10	36.50
<b>59</b>	15.70	25.10	25.60	38.90
<b>60</b>	16.80	26.80	27.20	41.20
<b>61</b>	18.50	29.30	29.50	44.60
<b>62</b>	20.30	31.90	32.00	48.10
<b>63</b>	22.10	34.70	34.70	52.00
<b>64</b>	24.30	37.70	37.60	55.90

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Facility Benefit Duration	6 Years
Home Benefit	50%
Lifetime Maximum	72,000
Elimination Period	60 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	27.60	42.10	42.10	61.90
66	30.60	46.00	46.30	67.20
67	33.80	50.30	50.60	72.50
68	37.40	54.90	55.10	78.40
69	41.30	59.90	59.90	84.20
70	45.80	65.50	65.50	91.30
71	50.80	71.90	71.90	99.30
72	56.30	78.70	79.20	107.90
73	62.10	86.20	86.20	117.00
74	68.60	94.30	94.60	126.90
75	82.60	112.60	112.30	149.60
76	90.70	122.50	121.70	160.90
77	99.60	133.30	132.30	173.80
78	109.10	145.00	143.10	186.90
79	119.60	157.70	155.70	201.90
80	131.20	171.60	168.20	216.70
81	144.20	187.10	183.60	234.70
82	159.50	205.90	200.10	254.80
83	175.90	226.10	218.90	277.60
84	193.40	247.70	237.00	299.90

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Facility Monthly Benefit	<b>1,000</b>
Home Monthly Benefit	<b>500</b>
Facility Benefit Duration	<b>Unlimited</b>
Home Benefit	<b>50%</b>
Lifetime Maximum	<b>Unlimited</b>
Elimination Period	<b>60 Days</b>
Home Care Level	<b>Professional</b>

**OPTIONS:**

Home Care Level	<b>Total</b>
Inflation Protection	<b>Simple Uncapped</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>	5.70	9.10	9.50	15.00
<b>31</b>	5.70	9.20	9.60	15.20
<b>32</b>	5.90	9.50	10.10	15.90
<b>33</b>	6.00	9.60	10.40	16.30
<b>34</b>	6.10	9.90	10.70	16.60
<b>35</b>	6.20	10.10	11.10	17.40
<b>36</b>	6.50	10.40	11.40	17.80
<b>37</b>	6.80	10.80	12.10	18.70
<b>38</b>	6.90	11.20	12.50	19.20
<b>39</b>	7.30	11.60	13.00	20.00
<b>40</b>	7.50	12.10	13.50	20.90
<b>41</b>	7.90	12.60	14.20	21.80
<b>42</b>	8.20	13.10	14.80	22.80
<b>43</b>	8.60	13.70	15.50	23.70
<b>44</b>	9.00	14.30	16.10	24.80
<b>45</b>	9.50	15.10	16.90	26.00
<b>46</b>	10.00	15.90	17.60	27.00
<b>47</b>	10.40	16.80	18.30	28.30
<b>48</b>	10.90	17.80	19.20	30.00
<b>49</b>	11.40	18.70	20.00	31.50
<b>50</b>	12.10	19.90	20.90	33.10
<b>51</b>	12.70	21.10	22.00	35.00
<b>52</b>	13.40	22.40	23.00	36.80
<b>53</b>	14.20	23.80	24.20	38.90
<b>54</b>	15.00	25.20	25.20	40.70
<b>55</b>	15.60	26.50	26.30	42.40
<b>56</b>	16.80	28.50	27.80	45.10
<b>57</b>	17.80	30.60	29.40	47.80
<b>58</b>	19.00	32.60	30.90	50.40
<b>59</b>	20.40	35.00	32.90	53.70
<b>60</b>	21.80	37.60	35.00	57.10
<b>61</b>	23.80	40.80	37.80	61.60
<b>62</b>	26.00	44.50	40.80	66.60
<b>63</b>	28.30	48.50	44.10	71.80
<b>64</b>	30.90	52.70	47.50	77.10

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Home Benefit	<b>50%</b>
Lifetime Maximum	<b>Unlimited</b>
Elimination Period	<b>60 Days</b>
Home Care Level	<b>Professional</b>

**OPTIONS:**

Home Care Level	<b>Total</b>
Inflation Protection	<b>Simple Uncapped</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>	35.00	58.80	53.20	85.40
<b>66</b>	38.70	64.20	58.40	92.80
<b>67</b>	42.80	70.20	63.70	100.10
<b>68</b>	47.30	76.60	69.30	108.30
<b>69</b>	52.30	83.50	75.50	116.50
<b>70</b>	57.70	91.10	82.40	125.80
<b>71</b>	64.00	99.80	90.40	137.00
<b>72</b>	70.70	109.10	99.10	148.20
<b>73</b>	77.90	119.00	107.80	160.40
<b>74</b>	85.70	129.70	117.80	173.20
<b>75</b>	103.00	154.40	139.40	203.70
<b>76</b>	113.00	168.00	151.10	219.20
<b>77</b>	123.90	182.50	164.50	236.60
<b>78</b>	135.50	198.40	177.30	253.90
<b>79</b>	148.30	215.30	192.70	273.80
<b>80</b>	162.20	233.70	207.60	293.40
<b>81</b>	178.00	254.20	226.20	316.90
<b>82</b>	196.40	278.70	246.00	342.90
<b>83</b>	216.10	305.00	268.30	372.20
<b>84</b>	236.70	332.30	289.50	400.40