

**UNUM LONG TERM CARE PLAN
536134**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	500
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 Uncapped
Non Forfeiture	Shortened Benefit Period

Monthly Rates

Insurance Age	Plan 5	Plan 6	Plan 7	Plan 8
	Base Plan with Simple Inflation and Total Home Care Option	Base Plan with Total Home Care and Non Forfeiture Option	Base Plan with Simple Inflation and Non Forfeiture Option	Base Plan with Simple Inflation and Total Home Care and Non Forfeiture Option
18-30	3.00	2.20	2.40	3.60
31	3.05	2.20	2.45	3.70
32	3.10	2.20	2.45	3.75
33	3.25	2.30	2.60	3.90
34	3.30	2.35	2.75	4.05
35	3.45	2.40	2.80	4.15
36	3.60	2.45	2.95	4.30
37	3.70	2.60	3.05	4.50
38	3.90	2.75	3.25	4.75
39	4.05	2.80	3.30	4.90
40	4.25	2.85	3.45	5.05
41	4.40	3.00	3.65	5.25
42	4.60	3.10	3.75	5.45
43	4.80	3.25	3.95	5.70
44	5.00	3.40	4.15	6.00
45	5.25	3.60	4.30	6.20
46	5.45	3.75	4.50	6.45
47	5.70	3.90	4.60	6.75
48	6.10	4.15	4.90	7.10
49	6.30	4.35	5.05	7.40
50	6.70	4.60	5.35	7.80
51	7.00	4.95	5.60	8.25
52	7.40	5.20	5.85	8.70
53	7.85	5.55	6.20	9.10
54	8.20	5.80	6.35	9.50
55	8.65	6.20	6.75	10.00
56	9.10	6.55	7.15	10.55
57	9.70	7.10	7.60	11.25
58	10.15	7.55	8.00	11.75
59	10.85	8.05	8.60	12.60
60	11.55	8.65	9.15	13.40
61	12.35	9.35	9.95	14.35
62	13.40	10.15	10.75	15.40
63	14.35	11.00	11.55	16.55
64	15.45	11.95	12.60	17.80

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Home Care Level	Professional

OPTIONS:

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Inflation Protection	Simple Uncapped
Non Forfeiture	Shortened Benefit Period

Monthly Rates

Insurance Age	Plan 5 Base Plan with Simple Inflation and Total Home Care Option	Plan 6 Base Plan with Total Home Care and Non Forfeiture Option	Plan 7 Base Plan with Simple Inflation and Non Forfeiture Option	Plan 8 Base Plan with Simple Inflation and Total Home Care and Non Forfeiture Option
65	17.15	13.35	14.25	19.75
66	18.60	14.35	15.45	21.20
67	20.10	15.75	16.95	22.90
68	21.65	17.15	18.55	24.65
69	23.35	18.80	20.30	26.60
70	25.15	20.50	22.10	28.65
71	27.35	22.25	24.10	30.95
72	29.75	24.40	26.50	33.60
73	32.30	26.50	28.80	36.20
74	35.05	29.00	31.60	39.25
75	41.35	34.25	37.25	45.90
76	44.45	37.25	40.35	49.35
77	47.95	40.10	43.60	52.80
78	51.55	43.70	47.15	56.70
79	55.60	47.45	51.30	61.15
80	59.75	51.70	55.60	65.70
81	64.74	55.90	60.26	70.59
82	70.27	61.56	65.72	76.57
83	76.64	67.60	72.09	83.59
84	82.75	73.39	77.48	89.38

**UNUM LONG TERM CARE PLAN
536134**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	500
Home Monthly Benefit	500
Facility Benefit Duration	4 Years
Home Benefit	50%
Lifetime Maximum	48,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Home Care Level	Total
Inflation Protection	Simple Uncapped
Non Forfeiture	Shortened Benefit Period

Monthly Rates

Insurance Age	Plan 5	Plan 6	Plan 7	Plan 8
	Base Plan with Simple Inflation and Total Home Care Option	Base Plan with Total Home Care and Non Forfeiture Option	Base Plan with Simple Inflation and Non Forfeiture Option	Base Plan with Simple Inflation and Total Home Care and Non Forfeiture Option
18-30	3.45	2.55	2.75	4.15
31	3.50	2.60	2.80	4.25
32	3.65	2.65	2.95	4.40
33	3.70	2.65	3.00	4.50
34	3.90	2.75	3.20	4.75
35	3.95	2.80	3.20	4.80
36	4.15	2.95	3.40	5.00
37	4.30	3.05	3.50	5.20
38	4.50	3.10	3.70	5.45
39	4.70	3.25	3.75	5.60
40	4.90	3.40	3.95	5.85
41	5.05	3.50	4.15	6.10
42	5.25	3.65	4.30	6.30
43	5.55	3.75	4.55	6.55
44	5.80	3.95	4.75	6.90
45	6.05	4.10	4.90	7.10
46	6.30	4.35	5.15	7.50
47	6.65	4.55	5.35	7.85
48	7.00	4.75	5.60	8.20
49	7.35	5.05	5.85	8.65
50	7.80	5.40	6.10	9.10
51	8.20	5.65	6.45	9.55
52	8.60	6.10	6.75	10.10
53	9.10	6.35	7.10	10.55
54	9.55	6.75	7.40	11.10
55	9.95	7.15	7.75	11.55
56	10.60	7.65	8.25	12.30
57	11.20	8.20	8.70	13.00
58	11.90	8.80	9.25	13.80
59	12.70	9.45	9.90	14.70
60	13.40	10.10	10.45	15.55
61	14.35	10.90	11.40	16.70
62	15.60	11.85	12.30	17.95
63	16.75	12.80	13.25	19.25
64	18.05	14.00	14.45	20.75

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Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	500
Home Monthly Benefit	500
Facility Benefit Duration	4 Years
Home Benefit	50%
Lifetime Maximum	48,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Home Care Level	Total
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Insurance Age	Plan 5	Plan 6	Plan 7	Plan 8
	Base Plan with Simple Inflation and Total Home Care Option	Base Plan with Total Home Care and Non Forfeiture Option	Base Plan with Simple Inflation and Non Forfeiture Option	Base Plan with Simple Inflation and Total Home Care and Non Forfeiture Option
65	20.00	15.60	16.25	23.00
66	21.70	16.85	17.70	24.70
67	23.40	18.40	19.35	26.65
68	25.20	20.10	21.05	28.80
69	27.25	21.95	23.00	31.00
70	29.45	23.90	25.20	33.55
71	32.00	26.05	27.45	36.15
72	34.80	28.55	30.25	39.35
73	37.70	30.95	32.70	42.25
74	40.90	33.85	35.90	45.85
75	48.25	40.05	42.20	53.55
76	51.80	43.60	45.75	57.55
77	56.05	47.00	49.40	61.60
78	60.25	51.15	53.50	66.25
79	65.00	55.65	58.20	71.50
80	69.80	60.60	62.90	76.85
81	75.66	65.39	75.92	82.42
82	82.10	72.02	82.75	89.51
83	89.57	79.17	90.55	97.63
84	96.72	86.00	97.18	104.46

**UNUM LONG TERM CARE PLAN
536134**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	500
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 Uncapped
Non Forfeiture	Shortened Benefit Period

Monthly Rates

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	Base Plan with Simple Inflation and Total Home Care Option	Base Plan with Total Home Care and Non Forfeiture Option	Base Plan with Simple Inflation and Non Forfeiture Option	Base Plan with Simple Inflation and Total Home Care and Non Forfeiture Option
18-30	4.05	2.95	3.20	4.90
31	4.10	3.00	3.25	4.95
32	4.25	3.05	3.40	5.15
33	4.35	3.10	3.50	5.35
34	4.50	3.20	3.65	5.45
35	4.75	3.30	3.75	5.70
36	4.80	3.40	3.90	5.85
37	5.05	3.50	4.10	6.10
38	5.25	3.70	4.30	6.35
39	5.45	3.75	4.40	6.55
40	5.65	3.90	4.60	6.85
41	5.90	4.10	4.75	7.10
42	6.25	4.25	5.00	7.40
43	6.45	4.40	5.20	7.65
44	6.85	4.60	5.55	8.15
45	7.10	4.90	5.70	8.40
46	7.40	5.15	6.00	8.80
47	7.80	5.40	6.25	9.25
48	8.25	5.65	6.50	9.60
49	8.65	5.90	6.75	10.10
50	9.10	6.30	7.10	10.60
51	9.55	6.65	7.40	11.20
52	10.10	7.10	7.80	11.75
53	10.60	7.50	8.05	12.35
54	11.10	7.95	8.45	12.95
55	11.70	8.45	8.90	13.50
56	12.35	8.95	9.45	14.35
57	13.15	9.60	10.00	15.20
58	13.85	10.25	10.60	16.05
59	14.75	11.05	11.30	17.15
60	15.60	11.85	11.95	18.15
61	16.90	12.85	12.95	19.65
62	18.25	13.90	13.90	21.00
63	19.75	15.15	15.15	22.70
64	21.20	16.45	16.40	24.40

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66	25.55	19.95	20.00	29.10
67	27.50	21.80	21.90	31.40
68	29.70	23.75	23.85	33.95
69	32.00	25.95	25.95	36.45
70	34.65	28.35	28.35	39.45
71	37.70	30.80	30.80	42.60
72	40.95	33.75	33.95	46.30
73	44.40	36.65	36.65	49.75
74	48.15	40.10	40.25	53.95
75	56.80	47.40	47.30	63.05
76	61.10	51.60	51.20	67.80
77	66.00	55.65	55.25	72.60
78	71.00	60.50	59.80	78.05
79	76.65	65.85	65.00	84.30
80	82.25	71.65	70.20	90.50
81	89.05	77.42	75.92	97.05
82	96.72	85.22	82.75	105.43
83	105.37	93.54	90.55	114.86
84	113.82	101.47	97.18	122.92