

**UNUM LONG TERM CARE PLAN**

**POLICY 558398**

**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>Compound Uncapped</b>

**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
<b>18-30</b>	3.00	4.60	9.50	13.30
<b>31</b>	3.00	4.60	9.60	13.40
<b>32</b>	3.00	4.70	9.80	13.80
<b>33</b>	3.10	4.80	10.00	14.00
<b>34</b>	3.20	4.90	10.30	14.40
<b>35</b>	3.40	5.10	10.70	14.80
<b>36</b>	3.40	5.20	10.90	15.20
<b>37</b>	3.50	5.30	11.20	15.60
<b>38</b>	3.80	5.60	11.60	16.10
<b>39</b>	3.90	5.90	12.10	16.50
<b>40</b>	4.00	6.10	12.20	16.90
<b>41</b>	4.20	6.40	12.60	17.40
<b>42</b>	4.40	6.60	13.10	18.10
<b>43</b>	4.60	6.90	13.50	18.60
<b>44</b>	4.80	7.30	13.90	19.20
<b>45</b>	5.10	7.70	14.40	19.80
<b>46</b>	5.30	8.10	14.80	20.40
<b>47</b>	5.60	8.30	15.20	21.10
<b>48</b>	5.90	9.00	15.70	21.80
<b>49</b>	6.10	9.40	16.20	22.80
<b>50</b>	6.50	9.90	16.60	23.40
<b>51</b>	6.90	10.70	17.30	24.30
<b>52</b>	7.30	11.30	17.90	25.40
<b>53</b>	7.80	12.00	18.50	26.30
<b>54</b>	8.10	12.60	19.10	27.20
<b>55</b>	8.70	13.40	20.00	28.10
<b>56</b>	9.20	14.30	20.90	29.40
<b>57</b>	10.00	15.30	21.80	30.90
<b>58</b>	10.70	16.40	22.90	32.20
<b>59</b>	11.40	17.60	23.90	33.80
<b>60</b>	12.40	18.80	25.20	35.50
<b>61</b>	13.40	20.30	27.00	37.70
<b>62</b>	14.80	22.20	29.20	40.60
<b>63</b>	16.20	24.00	31.10	42.90
<b>64</b>	17.90	26.30	33.50	46.00

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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	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
<b>65</b>	20.40	29.20	37.30	50.40
<b>66</b>	22.50	31.80	40.40	54.00
<b>67</b>	25.10	34.80	44.10	58.10
<b>68</b>	27.80	38.10	47.40	62.00
<b>69</b>	30.80	41.60	51.60	66.60
<b>70</b>	34.10	45.40	55.50	71.00
<b>71</b>	38.00	49.70	60.70	76.80
<b>72</b>	42.00	54.50	66.00	82.80
<b>73</b>	46.70	59.70	71.60	89.20
<b>74</b>	51.60	65.30	77.70	95.80
<b>75</b>	62.10	77.90	91.90	112.30
<b>76</b>	68.20	84.80	99.70	120.90
<b>77</b>	75.00	92.00	107.20	129.00
<b>78</b>	82.30	100.10	116.10	138.50
<b>79</b>	90.20	108.90	124.80	147.90
<b>80</b>	99.20	118.60	135.20	159.00

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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>Compound Uncapped</b>

**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
<b>18-30</b>	3.90	6.10	12.50	17.70
<b>31</b>	4.00	6.20	12.90	18.20
<b>32</b>	4.00	6.40	13.10	18.60
<b>33</b>	4.20	6.50	13.50	19.10
<b>34</b>	4.30	6.60	13.80	19.50
<b>35</b>	4.40	6.90	14.30	20.00
<b>36</b>	4.60	7.20	14.60	20.50
<b>37</b>	4.80	7.40	15.10	21.10
<b>38</b>	4.90	7.70	15.60	21.80
<b>39</b>	5.20	7.90	16.00	22.40
<b>40</b>	5.30	8.20	16.40	22.90
<b>41</b>	5.60	8.60	16.80	23.50
<b>42</b>	5.90	9.00	17.40	24.30
<b>43</b>	6.10	9.40	17.90	25.00
<b>44</b>	6.50	9.90	18.60	25.90
<b>45</b>	6.90	10.40	19.10	26.60
<b>46</b>	7.20	10.90	19.80	27.70
<b>47</b>	7.50	11.60	20.20	28.50
<b>48</b>	7.90	12.20	20.80	29.50
<b>49</b>	8.20	12.70	21.40	30.60
<b>50</b>	8.60	13.50	22.00	31.60
<b>51</b>	9.10	14.30	22.80	32.80
<b>52</b>	9.60	15.30	23.70	34.10
<b>53</b>	10.30	16.20	24.30	35.50
<b>54</b>	10.80	17.20	25.20	36.80
<b>55</b>	11.60	18.30	26.30	38.00
<b>56</b>	12.20	19.50	27.30	39.60
<b>57</b>	13.10	20.90	28.60	41.60
<b>58</b>	14.00	22.40	30.00	43.70
<b>59</b>	15.10	24.00	31.30	45.60
<b>60</b>	16.10	25.70	32.80	48.00
<b>61</b>	17.70	28.00	35.20	51.40
<b>62</b>	19.40	30.60	37.80	55.00
<b>63</b>	21.20	33.20	40.30	58.40
<b>64</b>	23.30	36.10	43.40	62.50

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**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	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
<b>65</b>	26.40	40.30	48.10	68.60
<b>66</b>	29.20	44.10	52.00	73.60
<b>67</b>	32.40	48.20	56.70	79.40
<b>68</b>	35.90	52.50	61.00	84.60
<b>69</b>	39.60	57.30	65.90	90.70
<b>70</b>	43.80	62.70	71.00	97.10
<b>71</b>	48.60	68.80	77.60	105.20
<b>72</b>	53.80	75.40	84.40	113.40
<b>73</b>	59.50	82.60	91.10	121.90
<b>74</b>	65.80	90.40	98.80	131.20
<b>75</b>	79.20	107.80	116.50	153.80
<b>76</b>	87.00	117.30	126.40	165.50
<b>77</b>	95.30	127.70	136.00	176.90
<b>78</b>	104.50	138.80	146.90	189.80
<b>79</b>	114.50	151.10	157.80	203.20
<b>80</b>	125.60	164.30	170.70	218.40

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**BASE PLAN:**

Facility Monthly Benefit	1,000
Home Monthly Benefit	500
Facility Benefit Duration	Unlimited
Home Benefit	50%
Lifetime Maximum	Unlimited
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
<b>18-30</b>	5.50	8.70	16.80	24.70
<b>31</b>	5.50	8.80	17.20	25.20
<b>32</b>	5.60	9.10	17.70	25.90
<b>33</b>	5.70	9.20	18.10	26.50
<b>34</b>	5.90	9.40	18.30	26.90
<b>35</b>	6.00	9.80	18.80	27.70
<b>36</b>	6.20	10.00	19.40	28.30
<b>37</b>	6.50	10.40	20.00	29.10
<b>38</b>	6.60	10.70	20.40	29.90
<b>39</b>	7.00	11.20	21.10	30.70
<b>40</b>	7.30	11.60	21.70	31.60
<b>41</b>	7.70	12.10	22.40	32.50
<b>42</b>	7.90	12.50	23.00	33.40
<b>43</b>	8.20	13.10	23.70	34.30
<b>44</b>	8.60	13.80	24.30	35.50
<b>45</b>	9.10	14.40	25.10	36.50
<b>46</b>	9.50	15.20	25.90	37.80
<b>47</b>	10.00	16.10	26.50	39.00
<b>48</b>	10.50	17.00	27.40	40.60
<b>49</b>	10.90	17.90	28.10	41.90
<b>50</b>	11.60	19.10	28.90	43.40
<b>51</b>	12.10	20.20	29.90	45.10
<b>52</b>	12.70	21.30	30.80	46.80
<b>53</b>	13.50	22.80	32.00	48.90
<b>54</b>	14.30	24.00	32.90	50.60
<b>55</b>	15.00	25.50	33.90	51.90
<b>56</b>	16.00	27.30	35.20	54.20
<b>57</b>	17.00	29.20	36.90	57.10
<b>58</b>	18.20	31.30	38.50	59.80
<b>59</b>	19.50	33.50	40.30	62.70
<b>60</b>	20.90	35.90	42.00	65.80
<b>61</b>	22.80	39.10	44.80	70.30
<b>62</b>	24.80	42.60	48.10	75.40
<b>63</b>	27.20	46.40	51.10	80.20
<b>64</b>	29.60	50.40	54.60	85.70

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Facility Monthly Benefit	1,000
Home Monthly Benefit	500
Facility Benefit Duration	Unlimited
Home Benefit	50%
Lifetime Maximum	Unlimited
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
<b>65</b>	33.40	56.30	60.40	94.10
<b>66</b>	37.10	61.60	65.50	101.00
<b>67</b>	41.10	67.20	71.10	108.80
<b>68</b>	45.40	73.30	76.60	116.10
<b>69</b>	50.10	80.00	82.80	124.70
<b>70</b>	55.20	87.40	89.20	133.40
<b>71</b>	61.40	95.70	97.10	144.20
<b>72</b>	67.70	104.50	105.30	155.00
<b>73</b>	74.50	114.00	113.60	166.40
<b>74</b>	82.20	124.30	122.70	178.50
<b>75</b>	98.50	147.90	144.60	208.60
<b>76</b>	108.30	160.80	156.60	224.60
<b>77</b>	118.70	174.80	168.50	240.00
<b>78</b>	129.70	189.90	181.70	256.90
<b>79</b>	142.10	206.30	195.00	274.70
<b>80</b>	155.50	223.90	210.50	294.70