

**UNUM LONG TERM CARE PLAN
Policy 584736**

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
18-30	3.30	4.90	5.30	7.90
31	3.30	4.90	5.50	8.20
32	3.30	4.90	5.50	8.30
33	3.40	5.10	5.70	8.60
34	3.40	5.20	6.10	9.00
35	3.50	5.30	6.20	9.20
36	3.60	5.50	6.50	9.50
37	3.80	5.70	6.80	9.90
38	3.90	6.00	7.20	10.50
39	4.20	6.20	7.50	10.90
40	4.30	6.50	7.80	11.30
41	4.60	6.80	8.20	11.80
42	4.70	7.00	8.50	12.40
43	4.90	7.40	9.00	12.90
44	5.10	7.70	9.40	13.50
45	5.50	8.10	9.80	14.00
46	5.60	8.50	10.10	14.70
47	6.00	9.00	10.50	15.30
48	6.20	9.50	11.20	16.40
49	6.50	10.00	11.60	17.00
50	6.90	10.50	12.20	17.90
51	7.40	11.30	12.70	19.00
52	7.80	12.00	13.50	19.90
53	8.20	12.70	14.20	21.10
54	8.60	13.40	14.80	22.00
55	9.20	14.30	15.70	23.10
56	9.80	15.20	16.50	24.40
57	10.50	16.40	17.70	26.00
58	11.30	17.40	18.60	27.30
59	12.20	18.70	19.90	29.10
60	13.10	20.00	21.30	30.90
61	14.30	21.60	23.00	33.10
62	15.90	23.70	25.10	35.90
63	17.30	25.60	27.00	38.60
64	19.00	28.00	29.50	41.60

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Home Care Level	Professional

OPTIONS:

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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	21.70	31.20	33.30	46.00
66	24.10	33.90	36.50	49.90
67	26.70	37.20	40.00	53.80
68	29.50	40.40	43.60	58.10
69	32.80	44.20	47.70	62.70
70	36.30	48.20	52.10	67.60
71	40.30	52.90	57.20	73.50
72	44.70	57.90	63.10	80.00
73	49.70	63.60	69.00	86.70
74	54.90	69.40	75.80	94.10
75	66.20	82.90	90.10	111.00
76	72.70	90.10	97.60	119.30
77	79.70	98.00	106.50	128.80
78	87.50	106.60	115.10	138.30
79	96.10	116.00	125.20	149.20
80	105.60	126.10	135.60	160.40

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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	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
18-30	4.20	6.50	7.00	10.80
31	4.30	6.60	7.20	10.90
32	4.40	6.80	7.50	11.30
33	4.60	6.90	7.80	11.80
34	4.60	7.00	8.10	12.10
35	4.80	7.40	8.50	12.60
36	4.90	7.50	8.70	13.00
37	5.10	7.80	9.10	13.50
38	5.30	8.20	9.50	14.20
39	5.50	8.50	9.90	14.70
40	5.70	8.80	10.30	15.20
41	6.00	9.10	10.70	15.90
42	6.20	9.60	11.30	16.80
43	6.50	10.00	11.80	17.30
44	6.90	10.50	12.50	18.30
45	7.30	11.10	13.00	19.10
46	7.70	11.70	13.50	19.90
47	7.90	12.20	14.20	20.90
48	8.50	13.00	15.00	22.10
49	8.70	13.70	15.50	23.10
50	9.20	14.40	16.30	24.30
51	9.60	15.20	16.90	25.60
52	10.30	16.30	17.80	27.00
53	10.90	17.30	18.70	28.50
54	11.40	18.30	19.60	29.90
55	12.20	19.50	20.70	31.30
56	13.00	20.80	21.80	33.10
57	13.90	22.20	23.10	35.20
58	15.00	23.80	24.40	37.20
59	16.00	25.60	26.10	39.60
60	17.20	27.30	27.60	42.00
61	18.90	29.80	30.00	45.40
62	20.70	32.50	32.50	49.00
63	22.60	35.40	35.40	53.00
64	24.70	38.50	38.20	56.90

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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	28.10	42.90	42.90	63.10
66	31.10	46.90	47.20	68.50
67	34.50	51.40	51.60	73.80
68	38.10	55.90	56.20	79.80
69	42.10	61.00	61.10	85.90
70	46.50	66.70	66.80	93.00
71	51.70	73.20	73.30	101.10
72	57.30	80.20	80.70	110.00
73	63.30	87.80	87.90	119.20
74	70.10	96.10	96.50	129.40
75	84.20	114.70	114.40	152.50
76	92.40	124.80	124.00	164.10
77	101.40	135.90	134.90	177.20
78	111.20	147.70	145.90	190.50
79	121.80	160.70	158.70	205.80
80	133.60	174.90	171.30	220.70

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BASE PLAN:		OPTIONS:	
Facility Monthly Benefit	1,000	Home Care Level	Total
Home Monthly Benefit	500	Inflation Protection	Simple Uncapped
Facility Benefit Duration	Unlimited		
Home Benefit	50%		
Lifetime Maximum	Unlimited		
Elimination Period	60 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
18-30	5.70	9.40	9.80	15.20
31	5.70	9.40	9.90	15.50
32	6.00	9.60	10.30	16.10
33	6.10	9.80	10.50	16.50
34	6.20	10.00	10.90	17.00
35	6.40	10.40	11.30	17.70
36	6.60	10.70	11.70	18.20
37	6.90	11.10	12.40	19.10
38	7.00	11.30	12.60	19.60
39	7.40	11.80	13.30	20.40
40	7.70	12.40	13.80	21.30
41	8.10	12.90	14.40	22.20
42	8.30	13.40	15.10	23.10
43	8.80	13.90	15.70	24.10
44	9.20	14.70	16.50	25.20
45	9.60	15.30	17.30	26.50
46	10.10	16.30	17.90	27.60
47	10.70	17.00	18.60	28.90
48	11.20	18.10	19.60	30.70
49	11.70	19.10	20.40	32.10
50	12.40	20.30	21.30	33.80
51	12.90	21.50	22.40	35.60
52	13.70	22.80	23.40	37.40
53	14.40	24.20	24.60	39.60
54	15.20	25.60	25.70	41.50
55	15.90	27.00	26.80	43.20
56	17.00	29.00	28.50	45.90
57	18.20	31.10	30.00	48.80
58	19.40	33.30	31.60	51.50
59	20.80	35.60	33.50	54.70
60	22.20	38.20	35.60	58.10
61	24.30	41.60	38.50	62.80
62	26.40	45.40	41.60	67.70
63	28.90	49.40	44.90	73.10
64	31.50	53.70	48.40	78.50

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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
65	35.60	59.90	54.20	87.10
66	39.50	65.50	59.40	94.60
67	43.70	71.50	64.90	101.90
68	48.20	78.00	70.60	110.40
69	53.30	85.20	77.00	118.70
70	58.80	92.80	84.00	128.20
71	65.30	101.80	92.00	139.60
72	72.00	111.20	100.90	150.90
73	79.30	121.30	109.90	163.50
74	87.40	132.20	120.00	176.50
75	104.90	157.30	142.10	207.60
76	115.20	171.10	153.90	223.30
77	126.20	186.00	167.60	241.20
78	138.10	202.20	180.60	258.80
79	151.10	219.40	196.30	279.10
80	165.40	238.20	211.60	299.00