

**EMORY UNIVERSITY
UNUM LONG TERM CARE PLAN
Policy 570008**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	3 Years
Home Benefit	75%
Lifetime Maximum	36,000
Elimination Period	60 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	3.80	11.40
31	3.80	11.60
32	3.80	11.80
33	3.90	12.10
34	4.00	12.50
35	4.20	12.90
36	4.30	13.10
37	4.40	13.40
38	4.70	13.90
39	4.80	14.40
40	4.90	14.70
41	5.20	15.20
42	5.50	15.70
43	5.70	16.10
44	6.00	16.60
45	6.40	17.30
46	6.60	17.70
47	6.90	18.10
48	7.20	18.60
49	7.50	19.20
50	7.80	19.60
51	8.30	20.40
52	8.80	20.90
53	9.20	21.60
54	9.80	22.20
55	10.40	23.10
56	10.90	24.10
57	11.70	25.20
58	12.50	26.30
59	13.30	27.30
60	14.30	28.60
61	15.50	30.60
62	17.00	32.90
63	18.50	34.80
64	20.20	37.60

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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 Compound Inflation Option
65	22.90	41.50
66	25.20	44.70
67	28.10	48.80
68	30.90	52.40
69	34.20	56.90
70	37.80	61.10
71	41.90	66.80
72	46.40	72.50
73	51.40	78.70
74	56.70	85.00
75	68.30	100.50
76	74.90	108.80
77	82.00	117.00
78	89.80	126.50
79	98.50	135.90
80	108.00	146.90

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BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	6 Years
Home Benefit	75%
Lifetime Maximum	72,000
Elimination Period	60 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	4.90	15.10
31	5.10	15.60
32	5.20	15.90
33	5.30	16.40
34	5.50	16.80
35	5.60	17.30
36	5.70	17.70
37	6.00	18.10
38	6.20	18.70
39	6.50	19.20
40	6.80	19.80
41	7.00	20.20
42	7.40	20.90
43	7.70	21.60
44	8.10	22.40
45	8.60	23.00
46	9.00	23.70
47	9.20	24.20
48	9.80	25.00
49	10.00	25.60
50	10.50	26.10
51	11.10	26.90
52	11.70	27.80
53	12.40	28.70
54	13.00	29.60
55	13.80	30.70
56	14.60	31.70
57	15.60	33.10
58	16.50	34.60
59	17.70	36.00
60	18.90	37.60
61	20.50	40.20
62	22.40	43.00
63	24.30	45.60
64	26.50	48.90

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Home Monthly Benefit	750
Facility Benefit Duration	6 Years
Home Benefit	75%
Lifetime Maximum	72,000
Elimination Period	60 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection	Compound Uncapped
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Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
65	29.90	54.00
66	33.00	58.20
67	36.50	63.30
68	40.30	68.10
69	44.50	73.50
70	49.10	79.00
71	54.50	86.20
72	60.20	93.60
73	66.40	101.00
74	73.30	109.50
75	88.00	129.00
76	96.50	139.60
77	105.70	150.00
78	115.70	161.90
79	126.80	173.90
80	138.70	188.00

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BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	Unlimited
Home Benefit	75%
Lifetime Maximum	Unlimited
Elimination Period	60 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	7.00	20.70
31	7.00	21.10
32	7.20	21.70
33	7.30	22.20
34	7.40	22.60
35	7.70	23.10
36	7.90	23.80
37	8.30	24.40
38	8.50	25.10
39	8.80	25.90
40	9.20	26.50
41	9.80	27.40
42	10.00	28.10
43	10.50	29.00
44	11.10	29.90
45	11.60	30.80
46	12.10	31.60
47	12.60	32.20
48	13.30	33.30
49	13.70	33.90
50	14.40	35.00
51	15.10	36.00
52	15.90	36.90
53	16.80	38.20
54	17.60	39.30
55	18.30	40.20
56	19.50	41.60
57	20.70	43.40
58	22.00	45.10
59	23.40	47.10
60	25.00	48.90
61	27.00	52.00
62	29.30	55.50
63	31.90	58.80
64	34.50	62.50

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Facility Monthly Benefit	1,000	Inflation Protection	Compound Uncapped
Home Monthly Benefit	750		
Facility Benefit Duration	Unlimited		
Home Benefit	75%		
Lifetime Maximum	Unlimited		
Elimination Period	60 Days		
Home Care Level	Professional		

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
65	38.60	68.80
66	42.80	74.50
67	47.10	80.60
68	52.00	86.70
69	57.20	93.60
70	63.10	100.80
71	69.80	109.60
72	76.80	118.70
73	84.50	127.80
74	93.00	138.10
75	111.40	162.20
76	122.20	175.80
77	133.80	188.80
78	146.00	203.30
79	159.60	218.00
80	174.50	235.20