

# UNUM LONG TERM CARE PLAN

ID NO. 100057-0001

**INITIAL RATES**

<b>BASE PLAN:</b>	<b>OPTIONS:</b>	
<b>FACILITY MONTHLY BENEFIT</b>	<b>\$1000 HOME CARE LEVEL</b>	<b>TOTAL</b>
<b>HOME MONTHLY BENEFIT</b>	<b>\$500 INFLATION PROTECTION</b>	<b>SIMPLE</b>
<b>FACILITY BEN DURATION</b>	<b>3 YEARS</b>	
<b>HOME BENEFIT</b>	<b>50%</b>	
<b>LIFETIME MAXIMUM</b>	<b>\$36,000</b>	
<b>ELIMINATION PERIOD</b>	<b>60 DAYS</b>	
<b>HOME CARE LEVEL</b>	<b>PROFESSIONAL</b>	

**MONTHLY RATES**

INSURANCE AGE	BASE PLAN	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION OPTION
18	4.10	5.50	7.30	9.60
19	4.10	5.50	7.30	9.60
20	4.10	5.50	7.30	9.60
21	4.10	5.50	7.30	9.60
22	4.10	5.50	7.30	9.60
23	4.10	5.50	7.30	9.60
24	4.10	5.50	7.30	9.60
25	4.10	5.50	7.30	9.60
26	4.10	5.50	7.30	9.60
27	4.10	5.50	7.30	9.60
28	4.10	5.50	7.30	9.60
29	4.10	5.50	7.30	9.60
30	4.10	5.50	7.30	9.60
31	4.20	5.80	7.30	10.10
32	4.30	6.10	7.80	10.70
33	4.60	6.10	8.20	10.90
34	4.80	6.60	8.40	11.50
35	5.20	7.00	8.90	12.40
36	5.30	7.60	9.50	13.20
37	5.40	7.60	9.60	13.60
38	5.80	8.20	10.10	14.30
39	6.00	8.50	10.80	15.10
40	6.40	9.00	10.90	15.70
41	6.70	9.60	11.80	16.90
42	7.20	10.20	12.50	18.00
43	7.60	10.80	13.10	19.10
44	7.90	11.50	13.90	20.30
45	8.40	12.10	14.40	21.50
46	8.90	13.10	15.40	22.70
47	9.50	13.80	16.20	24.10
48	10.00	14.80	17.20	25.70
49	10.60	15.60	17.90	26.90
50	11.40	16.80	19.00	28.80
51	12.10	18.00	20.30	30.70
52	13.00	19.30	21.50	32.90
53	13.80	20.80	22.80	34.90
54	14.90	22.30	24.10	37.60

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<b>HOME MONTHLY BENEFIT</b>	<b>\$500 INFLATION PROTECTION</b>	<b>SIMPLE</b>
<b>FACILITY BEN DURATION</b>	<b>3 YEARS</b>	
<b>HOME BENEFIT</b>	<b>50%</b>	
<b>LIFETIME MAXIMUM</b>	<b>\$36,000</b>	
<b>ELIMINATION PERIOD</b>	<b>60 DAYS</b>	
<b>HOME CARE LEVEL</b>	<b>PROFESSIONAL</b>	

**MONTHLY RATES**

INSURANCE AGE	BASE PLAN	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
55	16.00	24.00	25.20	39.70
56	17.30	25.90	27.60	43.10
57	19.10	28.60	30.10	46.90
58	20.90	31.10	32.90	50.80
59	22.80	33.70	35.50	54.70
60	25.10	36.70	38.80	58.90
61	27.50	40.10	42.40	64.20
62	30.40	43.90	46.20	69.60
63	33.40	48.00	50.40	75.50
64	36.60	52.30	55.10	81.60
65	42.00	59.20	62.50	91.80
66	45.60	63.70	67.20	97.80
67	49.90	69.10	73.10	105.50
68	54.50	74.90	78.50	112.30
69	59.50	81.10	85.10	121.10
70	65.30	88.20	91.60	129.40
71	80.90	99.70	112.70	145.00
72	91.90	111.60	127.10	160.60
73	103.30	123.40	141.40	175.60
74	115.10	135.00	154.70	189.00
75	126.70	146.80	169.30	203.90
76	140.30	159.60	184.20	218.40
77	155.40	174.10	201.40	235.10
78	172.20	190.20	220.70	253.80
79	190.60	207.40	242.50	274.70
80	208.60	225.70	262.00	295.70
81	227.90	245.50	282.60	317.80
82	249.40	267.60	304.70	341.20
83	273.40	292.20	331.80	370.20
84	297.60	317.30	356.40	396.60
85	330.50	350.80	393.00	435.70
86	363.40	384.40	428.90	474.10
87	396.10	417.70	460.80	508.30
88	429.00	451.30	495.10	545.20
89	461.90	485.20	532.90	585.50

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<b>HOME MONTHLY BENEFIT</b>	<b>\$500 INFLATION PROTECTION</b>	<b>SIMPLE</b>
<b>FACILITY BEN DURATION</b>	<b>6 YEARS</b>	
<b>HOME BENEFIT</b>	<b>50%</b>	
<b>LIFETIME MAXIMUM</b>	<b>\$72,000</b>	
<b>ELIMINATION PERIOD</b>	<b>60 DAYS</b>	
<b>HOME CARE LEVEL</b>	<b>PROFESSIONAL</b>	

**MONTHLY RATES**

INSURANCE AGE	BASE PLAN	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION OPTION
18	4.80	6.60	8.50	11.50
19	4.80	6.60	8.50	11.50
20	4.80	6.60	8.50	11.50
21	4.80	6.60	8.50	11.50
22	4.80	6.60	8.50	11.50
23	4.80	6.60	8.50	11.50
24	4.80	6.60	8.50	11.50
25	4.80	6.60	8.50	11.50
26	4.80	6.60	8.50	11.50
27	4.80	6.60	8.50	11.50
28	4.80	6.60	8.50	11.50
29	4.80	6.60	8.50	11.50
30	4.80	6.60	8.50	11.50
31	4.90	7.00	9.00	12.40
32	5.20	7.20	9.10	12.70
33	5.40	7.60	9.60	13.20
34	5.80	7.80	10.20	13.90
35	5.90	8.30	10.30	14.50
36	6.10	8.80	10.80	15.40
37	6.60	9.40	11.50	16.30
38	6.70	9.60	12.00	17.30
39	7.10	10.20	12.50	18.00
40	7.60	10.90	13.30	19.30
41	7.80	11.40	13.80	20.30
42	8.40	12.40	14.90	21.70
43	8.90	13.10	15.60	22.90
44	9.60	13.90	16.60	24.60
45	10.10	14.90	17.20	25.80
46	10.60	15.60	18.10	27.50
47	11.30	16.60	19.20	28.90
48	11.90	17.90	20.30	31.00
49	12.70	19.10	21.40	32.90
50	13.60	20.30	22.30	34.90
51	14.40	22.00	24.10	37.70
52	15.50	23.50	25.70	40.00
53	16.60	25.20	27.40	42.70

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**MONTHLY RATES**

INSURANCE AGE	BASE PLAN	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION OPTION
54	17.90	27.10	29.30	45.70
55	19.10	29.20	30.60	48.60
56	20.90	31.80	33.50	52.90
57	22.80	34.70	36.10	57.40
58	25.10	37.90	39.50	62.20
59	27.60	41.50	43.30	67.80
60	30.40	45.40	46.90	73.10
61	33.50	49.80	51.70	79.80
62	39.60	54.50	56.40	86.50
63	40.70	59.80	61.80	94.10
64	45.00	65.50	67.70	102.10
65	52.30	74.40	78.40	115.60
66	57.70	80.80	85.60	124.00
67	64.20	88.00	94.20	133.80
68	71.30	95.80	103.10	143.80
69	79.10	104.30	113.20	154.90
70	87.60	113.50	123.40	166.20
71	101.80	129.50	142.00	187.30
72	115.90	145.10	160.10	208.00
73	130.70	160.90	178.20	227.90
74	145.80	176.80	195.10	245.80
75	161.20	192.60	214.20	265.80
76	178.60	210.40	233.20	285.10
77	198.10	230.30	256.00	308.50
78	220.30	252.40	280.80	334.00
79	244.60	276.40	309.50	362.80
80	268.00	302.20	334.70	391.70
81	293.30	329.50	361.60	421.80
82	321.00	359.50	389.80	453.50
83	352.10	393.10	424.60	492.60
84	383.50	427.70	456.10	528.50
85	426.60	474.00	503.40	581.50
86	469.20	520.10	549.60	633.50
87	512.30	566.40	591.40	680.30
88	555.00	612.50	635.80	730.10
89	597.70	658.70	684.00	784.00