Designing Your Long Term Care Plan
And Calculating the Premium

I. How long do you want care to last? Choose one.

___ 3 Years / Go to Sheet A  (under Long-Term care rates)

___ 6 Years / Go to Sheet B  (under Long-Term care rates)

___ Unlimited* / Go to Sheet C  (under Long-Term care rates)

II. Locate your age on the rate sheet selected.

Enter below the cost for Plan 1 and Plan 2.

Plan 1 = $__________  Plan 2 = $ __________

Plan 1 does not have an inflation factor. If you sign up for a $4,000 per month facility benefit, then the benefit will be $4,000 even twenty years from now.

Plan 2 has an inflation factor. Each year the benefit amount will increase by 5%, while your monthly premiums stay the same. After one year with the inflation factor, your monthly benefit would be paid at $4,200.00.

Select your preferred plan. Do you want a plan with an inflation option?

___ If NO, enter the age related cost under Plan 1 on the line below at a.

___ If YES, enter the age related cost under Plan 2 on the line below at a.

III. How much money do you want for a monthly benefit? Choose one.

___ $1,000  ___ $2,000  ___ $3,000  ___ $4,000  ___ $5,000  ___ $6,000

___ $7,000*  ___ $8,000*

Enter the monthly benefit amount on line (b) below.

IV.

In the calculation below multiply your age rate by the monthly benefit amount divide by the $1000. This is your monthly premium (c). If you are paid bi-weekly, divide the monthly premium by 2 for your bi-weekly deduction amount.

Calculate your premium:

(a) ___________________________ X (b) ___________________________ + $1,000 = (c) ___________________________

Monthly Rate for plan chosen  Facility Monthly Benefit  Monthly Premium

*You must complete a medical questionnaire and be approved for these coverage levels to be effective.

* For further assistance, please call UNUM at 1-800-227-4165