

Unum
Long Term Care Rates Per \$1,000 of Benefit
2025-26 Plan Year (New rates/increase over 2024-25)

Employee-Paid Rates Without Qualified Partnership Program							With Total Home Care						
EE Paid Rates	3 Years	6 Years	Lifetime	With 5% Simple Inflation			EE Paid Rates	3 Years	6 Years	Lifetime	With 5% Simple Inflation		
				3 Years	6 Years	Lifetime					3 Years	6 Years	Lifetime
18-30	\$2.40	\$3.10	\$4.60	\$9.50	\$13.40	\$16.80	18-30	\$3.90	\$5.00	\$7.30	\$14.60	\$20.80	\$25.90
31	\$2.50	\$3.30	\$4.70	\$10.00	\$14.10	\$17.60	31	\$4.00	\$5.20	\$7.50	\$15.40	\$21.80	\$27.20
32	\$2.70	\$3.40	\$4.80	\$10.50	\$14.80	\$18.50	32	\$4.20	\$5.50	\$7.70	\$16.20	\$22.90	\$28.60
33	\$2.80	\$3.60	\$5.00	\$11.00	\$15.60	\$19.40	33	\$4.40	\$5.70	\$7.90	\$17.00	\$24.00	\$30.00
34	\$2.90	\$3.80	\$5.10	\$11.60	\$16.30	\$20.40	34	\$4.70	\$6.00	\$8.20	\$17.90	\$25.30	\$31.50
35	\$3.10	\$3.90	\$5.30	\$12.20	\$17.20	\$21.40	35	\$4.90	\$6.30	\$8.40	\$18.80	\$26.50	\$33.10
36	\$3.20	\$4.10	\$5.50	\$12.80	\$18.10	\$22.50	36	\$5.10	\$6.60	\$8.70	\$19.80	\$27.90	\$34.80
37	\$3.40	\$4.40	\$5.70	\$13.50	\$19.00	\$23.60	37	\$5.40	\$6.90	\$9.00	\$20.90	\$29.30	\$36.50
38	\$3.60	\$4.60	\$5.90	\$14.20	\$20.00	\$24.80	38	\$5.70	\$7.30	\$9.30	\$22.00	\$30.90	\$38.40
39	\$3.80	\$4.80	\$6.10	\$15.00	\$21.00	\$26.10	39	\$6.00	\$7.70	\$9.70	\$23.10	\$32.50	\$40.30
40	\$4.00	\$5.10	\$6.30	\$15.70	\$22.10	\$27.40	40	\$6.30	\$8.10	\$10.10	\$24.30	\$34.10	\$42.40
41	\$4.10	\$5.20	\$6.50	\$16.40	\$22.80	\$28.30	41	\$6.60	\$8.30	\$10.40	\$25.30	\$35.30	\$43.80
42	\$4.30	\$5.40	\$6.70	\$17.00	\$23.60	\$29.30	42	\$6.80	\$8.70	\$10.70	\$26.30	\$36.50	\$45.20
43	\$4.50	\$5.70	\$7.00	\$17.80	\$24.50	\$30.30	43	\$7.10	\$9.00	\$11.10	\$27.40	\$37.80	\$46.80
44	\$4.70	\$5.90	\$7.20	\$18.50	\$25.40	\$31.40	44	\$7.40	\$9.30	\$11.50	\$28.60	\$39.30	\$48.50
45	\$4.90	\$6.10	\$7.50	\$19.40	\$26.40	\$32.60	45	\$7.80	\$9.80	\$11.90	\$29.90	\$40.80	\$50.40
46	\$5.10	\$6.40	\$7.80	\$20.20	\$27.40	\$33.80	46	\$8.10	\$10.20	\$12.40	\$31.20	\$42.30	\$52.20
47	\$5.30	\$6.70	\$8.10	\$20.90	\$28.30	\$34.80	47	\$8.50	\$10.60	\$12.80	\$32.40	\$43.70	\$53.80
48	\$5.70	\$7.10	\$8.50	\$22.30	\$29.90	\$36.80	48	\$9.00	\$11.30	\$13.60	\$34.50	\$46.30	\$56.90
49	\$6.10	\$7.60	\$9.10	\$23.80	\$31.80	\$39.10	49	\$9.70	\$12.00	\$14.50	\$36.80	\$49.20	\$60.40
50	\$6.50	\$8.10	\$9.70	\$25.40	\$33.90	\$41.50	50	\$10.30	\$12.90	\$15.40	\$39.30	\$52.30	\$64.10
51	\$7.00	\$8.70	\$10.50	\$27.30	\$36.10	\$44.20	51	\$11.20	\$13.90	\$16.70	\$42.20	\$55.80	\$68.30
52	\$7.60	\$9.50	\$11.30	\$29.30	\$38.50	\$47.10	52	\$12.10	\$15.00	\$18.00	\$45.20	\$59.50	\$72.80
53	\$8.00	\$10.00	\$12.10	\$30.70	\$40.20	\$49.20	53	\$12.80	\$16.00	\$19.20	\$47.50	\$62.10	\$76.00
54	\$8.50	\$10.70	\$12.80	\$32.30	\$42.00	\$51.40	54	\$13.60	\$17.00	\$20.40	\$50.00	\$64.90	\$79.40
55	\$9.10	\$11.40	\$13.80	\$34.10	\$44.10	\$53.90	55	\$14.50	\$18.20	\$21.90	\$52.70	\$68.20	\$83.40
56	\$9.70	\$12.20	\$14.70	\$35.90	\$46.20	\$56.50	56	\$15.40	\$19.40	\$23.40	\$55.50	\$71.40	\$87.30
57	\$10.30	\$13.00	\$15.70	\$37.70	\$48.30	\$59.00	57	\$16.40	\$20.60	\$24.90	\$58.30	\$74.60	\$91.20
58	\$11.10	\$14.00	\$16.90	\$40.20	\$51.10	\$62.40	58	\$17.70	\$22.20	\$26.90	\$62.10	\$79.00	\$96.50
59	\$12.00	\$15.10	\$18.40	\$43.00	\$54.40	\$66.40	59	\$19.20	\$24.10	\$29.20	\$66.40	\$84.10	\$102.60
60	\$13.10	\$16.50	\$20.00	\$46.10	\$58.10	\$70.80	60	\$20.80	\$26.20	\$31.80	\$71.20	\$89.80	\$109.40
61	\$14.30	\$17.90	\$21.90	\$49.50	\$62.80	\$76.60	61	\$22.70	\$28.50	\$34.80	\$76.60	\$97.00	\$118.30
62	\$15.50	\$19.50	\$23.90	\$53.20	\$67.70	\$82.70	62	\$24.70	\$31.10	\$38.10	\$82.20	\$104.70	\$127.80
63	\$16.80	\$21.10	\$25.90	\$56.30	\$72.00	\$88.00	63	\$26.70	\$33.50	\$41.20	\$87.00	\$111.30	\$136.00
64	\$18.00	\$22.60	\$28.00	\$59.40	\$76.40	\$93.40	64	\$28.70	\$36.00	\$44.50	\$91.80	\$118.10	\$144.40
65	\$19.90	\$25.00	\$31.10	\$63.30	\$81.80	\$100.60	65	\$31.70	\$39.80	\$49.50	\$97.70	\$126.40	\$155.50
66	\$21.40	\$26.70	\$33.40	\$66.70	\$86.60	\$106.60	66	\$34.00	\$42.50	\$53.20	\$103.00	\$133.80	\$164.80
67	\$23.70	\$29.70	\$37.20	\$72.80	\$95.00	\$117.10	67	\$37.70	\$47.20	\$59.20	\$112.60	\$146.80	\$180.90
68	\$25.70	\$32.10	\$40.50	\$77.70	\$101.70	\$125.50	68	\$40.90	\$51.10	\$64.30	\$120.10	\$157.20	\$193.90
69	\$27.80	\$34.70	\$43.80	\$82.60	\$108.50	\$134.00	69	\$44.20	\$55.20	\$69.70	\$127.70	\$167.80	\$207.10
70	\$30.20	\$37.70	\$47.70	\$88.30	\$116.50	\$143.80	70	\$48.10	\$59.90	\$75.90	\$136.50	\$180.00	\$222.30
71	\$33.20	\$41.40	\$52.30	\$95.20	\$125.50	\$154.80	71	\$52.80	\$65.80	\$83.10	\$147.20	\$193.90	\$239.20
72	\$36.80	\$45.80	\$57.80	\$103.80	\$136.50	\$168.20	72	\$58.50	\$72.90	\$92.00	\$160.40	\$210.90	\$260.00
73	\$40.70	\$50.60	\$63.80	\$112.60	\$147.90	\$182.10	73	\$64.70	\$80.50	\$101.40	\$174.00	\$228.50	\$281.40
74	\$45.00	\$56.00	\$70.30	\$122.40	\$160.30	\$197.20	74	\$71.60	\$89.00	\$111.90	\$189.10	\$247.80	\$304.80
75	\$50.90	\$63.20	\$79.80	\$131.80	\$172.50	\$213.50	75	\$81.00	\$100.50	\$127.00	\$203.60	\$266.60	\$330.00
76	\$57.00	\$70.60	\$89.10	\$144.70	\$189.20	\$233.90	76	\$90.60	\$112.40	\$141.70	\$223.60	\$292.40	\$361.50
77	\$64.10	\$79.50	\$100.10	\$159.90	\$208.80	\$257.80	77	\$102.00	\$126.40	\$159.20	\$247.10	\$322.70	\$398.50
78	\$70.90	\$87.80	\$110.30	\$173.50	\$226.20	\$278.80	78	\$112.80	\$139.60	\$175.40	\$268.10	\$349.50	\$430.90
79	\$78.50	\$97.10	\$121.80	\$188.30	\$245.10	\$301.80	79	\$124.80	\$154.50	\$193.70	\$290.90	\$378.80	\$466.40
80	\$86.40	\$106.80	\$133.50	\$203.00	\$264.00	\$324.30	80	\$137.40	\$169.90	\$212.40	\$313.80	\$407.90	\$501.30

* Rates for Active Employees or Retirees that are 81 years of age and older are available upon request.