



**Unum Long-Term Care Plan
2025-26 Plan Year**
(no change from 2024-25 Plan Year)

| Feature | Benefit |
|----------------------------|--|
| Elimination Period | 90 Days (cumulative within 730 days) |
| Monthly Benefit Amount | Base Plan 1: Employee-paid \$2,000 Base Plan 2: Employer-paid \$2,000 Additional employee-paid increments of \$1,000 up to \$9,000 |
| Benefit Duration Options | 3 years, 6 years or unlimited |
| Contract Basis | Indemnity |
| Covered Facilities | Nursing Home, Assisted Living, Hospice, Rehabilitation, Alzheimer's and Residential Care |
| Guarantee Issue | Employees up to \$6,000 monthly benefit for 6 years |
| Pre-existing Conditions | No pre-existing condition exclusions will apply, but chronic illness* must occur on or after the coverage effective date. |
| Optional Benefits | <ul style="list-style-type: none"> • 5% simple inflation, uncapped • Total home care benefit |
| Premium Waiver | Included in plan. |
| Bed Reservation | <ul style="list-style-type: none"> • 90 days for stay in acute care facility • 30 days for other temporary absence • Total of 90 days per calendar year |
| International Benefit | Coverage at 75% of the home care benefit for care received outside of the U.S. or Canada. |
| Assisted Living | 100% of monthly benefit |
| Professional Home Care | 50% of monthly benefit |
| Issue Ages | <ul style="list-style-type: none"> • 18+ for employees and retirees • 18 to 80 for family members |
| Limitations and Exclusions | <ul style="list-style-type: none"> • War or act of war, whether declared or undeclared • Chronic illness caused by intentionally self-inflicted injuries or attempted suicide, while sane. • Chronic illness caused by the commission of a crime for which the insured has been convicted under law, or caused by the insured's attempt to commit a crime under law • Chronic illness caused by alcoholism, alcohol abuse, drug addiction or drug abuse • Any period of time while the insured is chronically ill and confined in a hospital, other than if the insured is confined to a long term care facility that is a distinctly separate part of a hospital – does not apply to bed reservation benefit • Any period of time while the insured is chronically ill and outside of the U.S., its territories or possessions or Canada for 30 consecutive days or longer if home care benefits are not selected |
| Refund of Premium | Premium payments made for coverage beyond the termination date (or date of death) will be refunded |
| Respite Care Benefit | 21 days per calendar year Respite care benefits can be paid while a person is satisfying the elimination period – the days that a respite care benefit is paid apply towards the elimination period. |
| Additional Care Benefit | A separate pool of \$5,000 to cover services such as equipment and caregiver training to assist the insured living at home or in other residential housing. Pool will not reduce the insured's lifetime maximum benefit and is payable during the elimination period. |
| Home Care by Relative | Available through Total Home Care provision. |

"Chronic Illness" and "Chronically Ill" mean:

- Members are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living; or
- Members require Substantial Supervision by another individual to protect Members from threats to Member's health and safety due to Severe Cognitive Impairment.