

**Unum**  
**Long-Term Care Rates Per \$1,000 of Benefit**  
**2026-27 Plan Year** (No increase over 2025-26)



Employer-Paid Rates Without Qualified Partnership Program													
EE Paid Rates	3 Years	6 Years	Lifetime	With 5% Simple Inflation			EE Paid Rates	3 Years	6 Years	Lifetime	With Total Home Care		
				3 Years	6 Years	Lifetime					With 5% Simple Inflation		
				3 Years	6 Years	Lifetime					3 Years	6 Years	Lifetime
18-30	\$1.90	\$2.50	\$3.70	\$7.60	\$10.80	\$13.40	18-30	\$3.10	\$4.00	\$5.90	\$11.70	\$16.60	\$20.80
31	\$2.00	\$2.60	\$3.80	\$8.00	\$11.30	\$14.10	31	\$3.20	\$4.20	\$6.00	\$12.30	\$17.40	\$21.80
32	\$2.10	\$2.70	\$3.90	\$8.40	\$11.90	\$14.80	32	\$3.40	\$4.40	\$6.20	\$13.00	\$18.30	\$22.90
33	\$2.20	\$2.90	\$4.00	\$8.80	\$12.40	\$15.50	33	\$3.50	\$4.60	\$6.30	\$13.60	\$19.20	\$24.00
34	\$2.30	\$3.00	\$4.10	\$9.30	\$13.10	\$16.30	34	\$3.70	\$4.80	\$6.50	\$14.30	\$20.20	\$25.20
35	\$2.50	\$3.20	\$4.20	\$9.80	\$13.70	\$17.10	35	\$3.90	\$5.00	\$6.70	\$15.10	\$21.20	\$26.50
36	\$2.60	\$3.30	\$4.40	\$10.30	\$14.50	\$18.00	36	\$4.10	\$5.30	\$7.00	\$15.90	\$22.30	\$27.80
37	\$2.70	\$3.50	\$4.50	\$10.80	\$15.20	\$18.90	37	\$4.30	\$5.50	\$7.20	\$16.70	\$23.50	\$29.20
38	\$2.90	\$3.70	\$4.70	\$11.40	\$16.00	\$19.90	38	\$4.50	\$5.80	\$7.50	\$17.60	\$24.70	\$30.70
39	\$3.00	\$3.90	\$4.90	\$12.00	\$16.80	\$20.90	39	\$4.80	\$6.10	\$7.80	\$18.50	\$26.00	\$32.30
40	\$3.20	\$4.10	\$5.10	\$12.60	\$17.70	\$21.90	40	\$5.00	\$6.40	\$8.10	\$19.50	\$27.30	\$33.90
41	\$3.50	\$4.50	\$5.50	\$13.90	\$19.40	\$24.10	41	\$5.60	\$7.10	\$8.80	\$21.50	\$30.00	\$37.20
42	\$3.60	\$4.60	\$5.70	\$14.50	\$20.10	\$24.90	42	\$5.80	\$7.40	\$9.10	\$22.40	\$31.00	\$38.40
43	\$3.80	\$4.80	\$5.90	\$15.10	\$20.80	\$25.70	43	\$6.00	\$7.60	\$9.40	\$23.30	\$32.10	\$39.80
44	\$4.00	\$5.00	\$6.10	\$15.70	\$21.60	\$26.70	44	\$6.30	\$7.90	\$9.80	\$24.30	\$33.40	\$41.20
45	\$4.10	\$5.20	\$6.40	\$16.40	\$22.40	\$27.70	45	\$6.60	\$8.30	\$10.10	\$25.40	\$34.70	\$42.80
46	\$4.30	\$5.40	\$6.60	\$17.20	\$23.30	\$28.70	46	\$6.90	\$8.70	\$10.50	\$26.50	\$36.00	\$44.40
47	\$4.50	\$5.70	\$6.90	\$17.80	\$24.00	\$29.60	47	\$7.20	\$9.00	\$10.90	\$27.50	\$37.10	\$45.80
48	\$4.80	\$6.00	\$7.30	\$19.00	\$25.50	\$31.30	48	\$7.70	\$9.60	\$11.60	\$29.30	\$39.30	\$48.40
49	\$5.20	\$6.40	\$7.70	\$20.20	\$27.10	\$33.20	49	\$8.20	\$10.20	\$12.30	\$31.30	\$41.80	\$51.40
50	\$5.50	\$6.90	\$8.20	\$21.60	\$28.80	\$35.30	50	\$8.80	\$10.90	\$13.10	\$33.40	\$44.50	\$54.50
51	\$6.30	\$7.90	\$9.40	\$24.60	\$32.50	\$39.80	51	\$10.10	\$12.50	\$15.00	\$37.90	\$50.20	\$61.50
52	\$6.80	\$8.50	\$10.20	\$26.30	\$34.60	\$42.40	52	\$10.90	\$13.50	\$16.20	\$40.70	\$53.50	\$65.50
53	\$7.20	\$9.00	\$10.90	\$27.70	\$36.20	\$44.30	53	\$11.50	\$14.40	\$17.30	\$42.80	\$55.90	\$68.40
54	\$7.70	\$9.60	\$11.60	\$29.10	\$37.80	\$46.30	54	\$12.20	\$15.30	\$18.40	\$45.00	\$58.40	\$71.50
55	\$8.20	\$10.30	\$12.40	\$30.70	\$39.70	\$48.50	55	\$13.10	\$16.30	\$19.70	\$47.40	\$61.30	\$75.00
56	\$8.70	\$10.90	\$13.20	\$32.30	\$41.60	\$50.80	56	\$13.90	\$17.40	\$21.10	\$49.90	\$64.20	\$78.50
57	\$9.30	\$11.70	\$14.10	\$33.90	\$43.40	\$53.10	57	\$14.80	\$18.50	\$22.40	\$52.50	\$67.10	\$82.10
58	\$10.00	\$12.60	\$15.20	\$36.10	\$46.00	\$56.20	58	\$15.90	\$20.00	\$24.20	\$55.90	\$71.10	\$86.90
59	\$10.80	\$13.60	\$16.50	\$38.70	\$49.00	\$59.80	59	\$17.20	\$21.70	\$26.30	\$59.80	\$75.70	\$92.40
60	\$11.80	\$14.80	\$18.00	\$41.50	\$52.30	\$63.70	60	\$18.70	\$23.60	\$28.60	\$64.10	\$80.80	\$98.50
61	\$13.60	\$17.00	\$20.80	\$47.10	\$59.60	\$72.70	61	\$21.60	\$27.10	\$33.00	\$72.70	\$92.20	\$112.40
62	\$14.80	\$18.60	\$22.70	\$50.50	\$64.30	\$78.50	62	\$23.50	\$29.50	\$36.20	\$78.10	\$99.40	\$121.40
63	\$15.90	\$20.00	\$24.60	\$53.50	\$68.40	\$83.60	63	\$25.30	\$31.80	\$39.10	\$82.60	\$105.80	\$129.20
64	\$17.10	\$21.50	\$26.60	\$56.40	\$72.60	\$88.70	64	\$27.20	\$34.20	\$42.20	\$87.20	\$112.20	\$137.10
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.