

Unum
Long Term Care Rates Per \$1,000 of Benefit
2025-26 Plan Year (No change from 2024-25)



Employer-Paid Rates Without Qualified Partnership Program

EE Paid Rates	3 Years	6 Years	Lifetime	With 5% Simple Inflation		
				3 Years	6 Years	Lifetime
18-30	\$1.90	\$2.50	\$3.70	\$4.80	\$6.80	\$8.50
31	\$2.00	\$2.60	\$3.80	\$5.00	\$7.10	\$8.90
32	\$2.10	\$2.70	\$3.90	\$5.30	\$7.50	\$9.30
33	\$2.20	\$2.90	\$4.00	\$5.60	\$7.90	\$9.80
34	\$2.30	\$3.00	\$4.10	\$5.90	\$8.30	\$10.30
35	\$2.50	\$3.20	\$4.20	\$6.20	\$8.70	\$10.80
36	\$2.60	\$3.30	\$4.40	\$6.50	\$9.10	\$11.40
37	\$2.70	\$3.50	\$4.50	\$6.80	\$9.60	\$11.90
38	\$2.90	\$3.70	\$4.70	\$7.20	\$10.10	\$12.50
39	\$3.00	\$3.90	\$4.90	\$7.60	\$10.60	\$13.20
40	\$3.20	\$4.10	\$5.10	\$8.00	\$11.20	\$13.90
41	\$3.50	\$4.50	\$5.50	\$8.80	\$12.30	\$15.20
42	\$3.60	\$4.60	\$5.70	\$9.20	\$12.70	\$15.70
43	\$3.80	\$4.80	\$5.90	\$9.50	\$13.10	\$16.30
44	\$4.00	\$5.00	\$6.10	\$10.00	\$13.60	\$16.90
45	\$4.10	\$5.20	\$6.40	\$10.40	\$14.20	\$17.50
46	\$4.30	\$5.40	\$6.60	\$10.80	\$14.70	\$18.10
47	\$4.50	\$5.70	\$6.90	\$11.20	\$15.20	\$18.70
48	\$4.80	\$6.00	\$7.30	\$12.00	\$16.10	\$19.80
49	\$5.20	\$6.40	\$7.70	\$12.80	\$17.10	\$21.00
50	\$5.50	\$6.90	\$8.20	\$13.60	\$18.20	\$22.30
51	\$6.30	\$7.90	\$9.40	\$15.50	\$20.50	\$25.10
52	\$6.80	\$8.50	\$10.20	\$16.60	\$21.90	\$26.80
53	\$7.20	\$9.00	\$10.90	\$17.50	\$22.90	\$28.00
54	\$7.70	\$9.60	\$11.60	\$18.40	\$23.90	\$29.20
55	\$8.20	\$10.30	\$12.40	\$19.40	\$25.10	\$30.70
56	\$8.70	\$10.90	\$13.20	\$20.40	\$26.30	\$32.10
57	\$9.30	\$11.70	\$14.10	\$21.40	\$27.40	\$33.50
58	\$10.00	\$12.60	\$15.20	\$22.80	\$29.10	\$35.50
59	\$10.80	\$13.60	\$16.50	\$24.40	\$30.90	\$37.70
60	\$11.80	\$14.80	\$18.00	\$26.20	\$33.00	\$40.30
61	\$13.60	\$17.00	\$20.80	\$29.70	\$37.70	\$45.90
62	\$14.80	\$18.60	\$22.70	\$31.90	\$40.60	\$49.60
63	\$15.90	\$20.00	\$24.60	\$33.80	\$43.20	\$52.80
64	\$17.10	\$21.50	\$26.60	\$35.60	\$45.90	\$56.10
65	\$19.90	\$25.00	\$31.10	\$40.00	\$51.70	\$63.60

With Total Home Care

EE Paid Rates	3 Years	6 Years	Lifetime	With 5% Simple Inflation		
				3 Years	6 Years	Lifetime
18-30	\$3.10	\$4.00	\$5.90	\$7.40	\$10.50	\$13.10
31	\$3.20	\$4.20	\$6.00	\$7.80	\$11.00	\$13.80
32	\$3.40	\$4.40	\$6.20	\$8.20	\$11.60	\$14.40
33	\$3.50	\$4.60	\$6.30	\$8.60	\$12.20	\$15.20
34	\$3.70	\$4.80	\$6.50	\$9.10	\$12.80	\$15.90
35	\$3.90	\$5.00	\$6.70	\$9.50	\$13.40	\$16.70
36	\$4.10	\$5.30	\$7.00	\$10.00	\$14.10	\$17.60
37	\$4.30	\$5.50	\$7.20	\$10.50	\$14.80	\$18.50
38	\$4.50	\$5.80	\$7.50	\$11.10	\$15.60	\$19.40
39	\$4.80	\$6.10	\$7.80	\$11.70	\$16.40	\$20.40
40	\$5.00	\$6.40	\$8.10	\$12.30	\$17.20	\$21.40
41	\$5.60	\$7.10	\$8.80	\$13.60	\$19.00	\$23.50
42	\$5.80	\$7.40	\$9.10	\$14.10	\$19.60	\$24.30
43	\$6.00	\$7.60	\$9.40	\$14.70	\$20.30	\$25.10
44	\$6.30	\$7.90	\$9.80	\$15.40	\$21.10	\$26.00
45	\$6.60	\$8.30	\$10.10	\$16.10	\$21.90	\$27.00
46	\$6.90	\$8.70	\$10.50	\$16.80	\$22.70	\$28.00
47	\$7.20	\$9.00	\$10.90	\$17.40	\$23.50	\$28.90
48	\$7.70	\$9.60	\$11.60	\$18.50	\$24.90	\$30.60
49	\$8.20	\$10.20	\$12.30	\$19.80	\$26.40	\$32.40
50	\$8.80	\$10.90	\$13.10	\$21.10	\$28.10	\$34.40
51	\$10.10	\$12.50	\$15.00	\$24.00	\$31.70	\$38.80
52	\$10.90	\$13.50	\$16.20	\$25.70	\$33.80	\$41.40
53	\$11.50	\$14.40	\$17.30	\$27.00	\$35.30	\$43.20
54	\$12.20	\$15.30	\$18.40	\$28.40	\$36.90	\$45.20
55	\$13.10	\$16.30	\$19.70	\$30.00	\$38.80	\$47.40
56	\$13.90	\$17.40	\$21.10	\$31.50	\$40.60	\$49.60
57	\$14.80	\$18.50	\$22.40	\$33.10	\$42.40	\$51.80
58	\$15.90	\$20.00	\$24.20	\$35.30	\$44.90	\$54.90
59	\$17.20	\$21.70	\$26.30	\$37.80	\$47.80	\$58.30
60	\$18.70	\$23.60	\$28.60	\$40.50	\$51.00	\$62.20
61	\$21.60	\$27.10	\$33.00	\$45.90	\$58.20	\$71.00
62	\$23.50	\$29.50	\$36.20	\$49.30	\$62.80	\$76.70
63	\$25.30	\$31.80	\$39.10	\$52.20	\$66.80	\$81.60
64	\$27.20	\$34.20	\$42.20	\$55.10	\$70.90	\$86.60
65	\$31.70	\$39.80	\$49.50	\$61.70	\$79.80	\$98.20

66	\$21.40	\$26.70	\$33.40	\$42.10	\$54.70	\$67.30
67	\$23.70	\$29.70	\$37.20	\$46.00	\$60.00	\$74.00
68	\$25.70	\$32.10	\$40.50	\$49.10	\$64.30	\$79.30
69	\$27.80	\$34.70	\$43.80	\$52.20	\$68.60	\$84.60
70	\$30.20	\$37.70	\$47.70	\$55.80	\$73.60	\$90.90
71	\$33.20	\$41.40	\$52.30	\$60.20	\$79.20	\$97.80
72	\$36.80	\$45.80	\$57.80	\$65.60	\$86.20	\$106.30
73	\$40.70	\$50.60	\$63.80	\$71.10	\$93.40	\$115.00
74	\$45.00	\$56.00	\$70.30	\$77.30	\$101.30	\$124.60
75	\$50.90	\$63.20	\$79.80	\$83.20	\$109.00	\$134.90
76	\$57.00	\$70.60	\$89.10	\$91.40	\$119.50	\$147.80
77	\$64.10	\$79.50	\$100.10	\$101.00	\$131.90	\$162.90
78	\$70.90	\$87.80	\$110.30	\$109.60	\$142.90	\$176.10
79	\$78.50	\$97.10	\$121.80	\$118.90	\$154.80	\$190.60
80	\$86.40	\$106.80	\$133.50	\$128.30	\$166.80	\$204.90

66	\$34.00	\$42.50	\$53.20	\$65.10	\$84.50	\$104.10
67	\$37.70	\$47.20	\$59.20	\$71.10	\$92.70	\$114.30
68	\$40.90	\$51.10	\$64.30	\$75.90	\$99.30	\$122.50
69	\$44.20	\$55.20	\$69.70	\$80.70	\$106.00	\$130.80
70	\$48.10	\$59.90	\$75.90	\$86.20	\$113.70	\$140.40
71	\$52.80	\$65.80	\$83.10	\$93.00	\$122.50	\$151.10
72	\$58.50	\$72.90	\$92.00	\$101.30	\$133.20	\$164.30
73	\$64.70	\$80.50	\$101.40	\$109.90	\$144.40	\$177.80
74	\$71.60	\$89.00	\$111.90	\$119.40	\$156.50	\$192.50
75	\$81.00	\$100.50	\$127.00	\$128.60	\$168.40	\$208.40
76	\$90.60	\$112.40	\$141.70	\$141.20	\$184.70	\$228.40
77	\$102.00	\$126.40	\$159.20	\$156.10	\$203.90	\$251.70
78	\$112.80	\$139.60	\$175.40	\$169.40	\$220.80	\$272.20
79	\$124.80	\$154.50	\$193.70	\$183.80	\$239.30	\$294.60
80	\$137.40	\$169.90	\$212.40	\$198.20	\$257.70	\$316.70

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