

	Chubb Plan	Unum Plan
How Benefits Are Received	<ul style="list-style-type: none"> • Life Insurance • Long-Term Care Insurance • Long-Term Care & Life Insurance 	<ul style="list-style-type: none"> • Long-Term Care Insurance
Eligibility and Underwriting	<p>Employees can enroll with Guarantee Issue – no health questions up to certain plan limits until 3/21/2025</p> <p>Spouses/Domestic Partners are eligible to apply with underwriting.</p>	<ul style="list-style-type: none"> • Plan is closed to new entrants • Current policyholders may elect changes to existing coverage
Benefit Amount Options	\$10,000 to \$150,000 life insurance	\$1,000 to \$5,000 monthly benefit amount, in \$1,000 increments
LTC Monthly Benefit	<p>4% of life insurance face value per month up for Assisted Living, Nursing Home, and Professional Home Care</p>	<p>100% of monthly benefit amount for Nursing Home</p> <p>60% of monthly benefit amount for Residential Care Facility</p> <p>None or 50% of monthly benefit amount for Home Care</p>
LTC Benefit Duration	25 months for Assisted Living, Nursing Home, and Professional Home Care	3 years, 6 years, or Unlimited Duration
Extension of Benefits	<p>50 months for Assisted Living, Nursing Home, and Professional Home Care</p> <p>Available Issue Ages 18-70</p>	None
Total LTC Benefit Duration	<p>75 months for Assisted Living, Nursing Home, and Professional Home Care</p> <p>Available Issue Ages 18-70</p>	3 years, 6 years, or Unlimited Duration
Inflation Rider	None	<p>None or 5% Simple</p> <p><i>5% Simple: Provides for an annual 5% increase of the original benefit amounts of the Policy</i></p>
Death Benefit Payout	Equal to the benefit amount minus any LTC benefits paid out if the insured passes away before age 121. After 25 years or age 70, whichever is greater, the death benefit is guaranteed to never be less than 50% of the initial death benefit.	None
Restoration of Benefits	This rider restores the death benefit to 50% of the current death benefit value, up to a maximum of \$50,000 , therefore assuring a death benefit available up to the insured's age 121.	None
Elimination Period	90 days	90 days
Premium Payment	Premium payments until age 100	Lifetime
Plan Expiration	On 121st birthday	None