

	The Standard 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	Employees and Spouses ages 18-70 can enroll with Guarantee Issue – no health questions up to certain plan limits until 4/24/2026	<ul style="list-style-type: none"> • Plan is closed to new entrants • Current policyholders may elect changes to existing coverage
Benefit Amount Options	<p>\$10,000 to \$250,000 life insurance</p> <p>All benefit eligible employees hired after 11/1/25 were auto enrolled in the employer-paid \$10,000 benefit.</p>	<p>\$2,000 to \$6,000 monthly benefit amount, in \$1,000 increments</p> <p>All benefit eligible employees hired prior to 11/1/25 were auto enrolled in the employer-paid \$2,000 monthly benefit for three years</p>
LTC Monthly Benefit	6% of life insurance face value per month up for Assisted Living, Nursing Home, and Professional Home Care	<p>100% of monthly benefit for Nursing Home</p> <p>60% of monthly benefit amount for Assisted Living</p> <p>50% of monthly benefit for Professional Home Care</p>
LTC Benefit Duration	17 months for Assisted Living, Nursing Home, and Professional Home Care	<p>3 years, 6 years, or Lifetime</p> <p>All benefit eligible employees hired prior to 11/1/25 were auto enrolled in the employer-paid \$2,000 monthly benefit for three years</p>
Extension of Benefits	17 months for Assisted Living, Nursing Home, and Professional Home Care	None
Total LTC Benefit Duration	34 months for Assisted Living, Nursing Home, and Professional Home Care	All benefit eligible employees hired prior to 11/1/25 were auto enrolled in the employer-paid \$2,000 monthly benefit for three years
Inflation Rider	None	5% Compound if elected <i>Provides for an annual 5% increase of the current benefit amounts of the Policy</i>
Death Benefit Payout	Equal to the benefit amount	None
Restoration of Benefits	The restoration provision restores the death benefit to the pre-acceleration amounts. Premiums are waived for the months when the benefit is payable.	None
Elimination Period	90 days	90 days
Premium Payment	Premium payments until age 100	Lifetime
Plan Expiration	On 100th birthday	None