

| | Chubb Plan | Unum Plan |
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| 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 |
| Health Questions | <ul style="list-style-type: none"> • Employees can enroll with Guarantee Issue – no health questions up to certain plan limits until 9/15/2023 | <ul style="list-style-type: none"> • Employee can apply with Evidence of Insurability – medical questionnaire. • New Hires within 30 days of date of hire can apply with Guarantee Issue – no health questions up to certain plan limits. |
| Benefit Amount Options | <p>\$10,000* to \$150,000 life insurance</p> <p>*Minimum coverage limit is the greater of \$10,000 or the amount of coverage \$3.00/week will purchase</p> | <p>\$2,000 to \$8,000 monthly benefit amount, in \$500 increments</p> |
| LTC Monthly Benefit | 4% of life insurance face value for Nursing Home, Assisted Living, and home care | 100% of monthly benefit amount for Nursing Home, Assisted Living, and Home Care |
| LTC Benefit Duration | 25 months | 3 years, 6 years, or Unlimited |
| Extension of Benefits | 50 months | None |
| Total LTC Benefit Duration | 75 months | 3 years, 6 years, or Unlimited |
| Inflation Rider | None | <ul style="list-style-type: none"> • None • 5% compound inflation rider (optional rider). Provides for an annual 5% increase of the current benefit amounts of the policy on January 1st each year. |
| Death Benefit | 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 |
| Elimination Period | 90 days | 90 days |
| Premium Payment | Premium payments until age 100 | Lifetime |

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| Plan Expiration | On 121st birthday | None |
| Issue Age Rates | <ul style="list-style-type: none"> Rates are based on your age when the policy is issued and do not increase each year as you age. The carrier reserves the right to file for an increase on the LTC product. | <ul style="list-style-type: none"> Rates are based on your age when the policy is issued and do not increase each year as you age. The carrier reserves the right to file for an increase on the LTC product. |
| Portability | <ul style="list-style-type: none"> Your policy is yours to keep. If you leave employment, your coverage is portable at the same rate. | <ul style="list-style-type: none"> Your policy is yours to keep. If you leave employment, your coverage is portable at the same rate. |
| Eligible Applicants | <ul style="list-style-type: none"> Employees Spouse/Domestic Partner Child – does not include LTC rider | <ul style="list-style-type: none"> Employee Spouse/Domestic Partner Parents (including in-laws) Grandparents (including in-laws) Adult Children (18+) Siblings (18+) |