

	The Standard Plan	Unum Plan
How Benefits Are Received	<ul style="list-style-type: none"> <li>• <b>Life Insurance</b></li> <li>• Long-Term Care Insurance</li> <li>• Long-Term Care &amp; Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul>
Eligibility and Underwriting	<b>Employees and Spouses ages 18 to 70 can enroll with Guarantee Issue – no health questions</b> up to certain plan limits until <b>5/29/2026</b> .	<ul style="list-style-type: none"> <li>• Plan is <b>closed to new entrants</b></li> <li>• Current policyholders may elect changes to existing coverage.</li> </ul>
Benefit Amount Options	<p>\$10,000 to \$250,000 life insurance</p> <p>Officers, Directors and Department Heads eligible 2/1/2026 were auto enrolled in the employer-paid \$30,000 benefit.</p> <p>Employees with 15+ years of service eligible 2/1/2026 were auto enrolled in the employer-paid \$30,000 benefit.</p>	<p>\$1,000 to \$6,000 monthly benefit amount, in \$1,000 increments</p> <p>Officers, Directors and Department Heads eligible prior to 2/1/2026 were auto enrolled in the employer-paid \$2,000 monthly benefit.</p> <p>Employees with 15+ years of service eligible prior to 2/1/2026 were auto enrolled in the employer-paid \$1,000 monthly benefit.</p>
LTC Benefit	<p><b>6%</b> of life insurance face value per month up for <b>Assisted Living, Nursing Home, and Professional Home Care</b></p> <p>Or one-time lump sum payment equal to the death benefit (no extension included)</p>	<p><b>100%</b> of monthly benefit for Nursing Home</p> <p><b>60%</b> of monthly benefit amount for Assisted Living</p> <p><b>50%</b> of monthly benefit for Professional Home Care</p> <p><b>50%</b> for Community-Based &amp; Immediate Family Member Care <b>(if elected)</b></p>
LTC Benefit Duration	<b>17 months for Assisted Living, Nursing Home, and Professional Home Care</b>	<p>3 years, 4 years, or 6 years</p> <p>Officers, Directors and Department Heads eligible prior to 2/1/2026 were auto enrolled in the employer-paid 3-year duration.</p> <p>Employees with 15+ years of service eligible prior to 2/1/2026 were auto enrolled in the employer-paid 3-year duration.</p>
Extension of Benefits	<b>17 months for Assisted Living, Nursing Home, and Professional Home Care</b>	None
Total LTC Benefit Duration	<b>34 months for Assisted Living, Nursing Home, and Professional Home Care</b>	3 years, 4 years, or 6 years
Inflation Rider	None	<i>5% Compound: Provides for an annual 5% increase of the current benefit amounts of the Policy (if elected)</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