

	The Standard T100	Unum Plan
How Benefits Are Received	<ul style="list-style-type: none"> • Permanent Life Insurance • Long-Term Care Insurance • Long-Term Care & Life Insurance 	<ul style="list-style-type: none"> • Long-Term Care Insurance
Eligibility and Underwriting	Providers and Spouses/Domestic Partners ages 18/70 can enroll with Guarantee Issue – no health questions up to certain plan limits until 5/15/2026	Plan is closed to new entrants Current policyholders may elect changes to existing coverage
Benefit Amount Options	\$10,000 to \$250,000 life insurance	\$3,500 - \$11,000 monthly benefit
LTC Monthly Benefit	6% of life insurance face value per month up for Assisted Living, Nursing Home, and Professional Home Care	100% of monthly benefit for Nursing Home, Assisted Living, Nursing Home, and Professional Home Care
LTC Benefit Duration	17 months for Assisted Living, Nursing Home, and Professional Home Care	3 years, 6 years, or Lifetime
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	3 years, 6 years, or Lifetime
Inflation Rider	None	None or Compound Inflation: Provides for an annual 5% increase of the current benefit amount (if elected)
Non-Forfeiture	Included	None or 3 year shortened benefit period (if elected)
Death Benefit Payout	Equal to the benefit amount	None
Elimination Period	90 days	90 days
Premium Payment	Premium payments until age 100	Lifetime
Plan Expiration	On 121st birthday	None
Accelerated Death Benefit	Yes	None
Portability	Participants may continue this benefit after leaving Paychex by paying the premiums directly to the carrier	Participants may continue this benefit after leaving Paychex by paying the premiums directly to the carrier