

	The Standard T100	Unum Plan
How Benefits Are Received	<ul style="list-style-type: none"> <li>• <b>Term 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/Domestic Partners ages 18/70 can enroll with Guarantee Issue – no health questions</b> up to certain plan limits until <b>4/24/2026</b>	Plan is <b>closed to new entrants</b> Current policyholders may elect changes to existing coverage
Benefit Amount Options	\$10,000 to \$250,000 life insurance	\$1,000 to \$8,000 long-term care
LTC Benefit	<b>6%</b> of life insurance face value per month up for <b>Assisted Living, Nursing Home, and Professional Home Care</b>  or one-time lump sum payment equal to the death benefit (no extension of benefits included).	<b>100%</b> of monthly benefit for Nursing Home <b>100%</b> of monthly benefit amount for Assisted Living <b>100%</b> of monthly benefit for Professional Home Care
LTC Benefit Duration	<b>17</b> months for <b>Assisted Living, Nursing Home, and Professional Home Care</b>	3 years, 6 years or Lifetime
Extension of Benefits	<b>17</b> months for <b>Assisted Living, Nursing Home, and Professional Home Care</b>	None
Total LTC Benefit Duration	<b>34</b> months for <b>Assisted Living, Nursing Home, and Professional Home Care</b>	3 years, 6 years, or Lifetime
Inflation Rider	None	None or <i>Compound Inflation: Provides for an annual 5% increase of the current benefit amount (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; Premiums are waived for the months when the benefit is payable.
Elimination Period	90 days	90 days
Premium Payment	Premium payments until age 100	Lifetime
Plan Expiration	On 100th birthday	None
Accelerated Death Benefit	Yes	None
Rates Can Increase	No	Yes
Portability	Participants may continue this benefit after leaving PSE.	Participants may continue this benefit after leaving PSE.