

Unum GLTC04 2019 Repricing: State Implementation Grid

State	Phase 1					First Plan Anniversary Dates Impacted	Phase 2					First Plan Anniversary Dates Impacted
	Increase Type	Non-Infl	Uncapped Simple Inflation	Uncapped Compound Inflation	CPI Inflation		Increase Type	Non-Infl	Uncapped Simple Inflation	Uncapped Compound Inflation	CPI Inflation	
AK	Flat	N/A	44%	89%	89%	12/1/2022						
AL	Flat	N/A	15%	15%	15%	8/1/2022						
AR	Flat	N/A	25%	25%	25%	12/1/2021						
AZ	Flat	N/A	44%	89%	89%	8/1/2020						
CA	2-Tiers	35%,35%*	35%,35%*	35%,35%	35%,35%	2/1/2023						
CO		N/A										
CT	Flat	N/A	10%	10%	10%	8/1/2020	Flat/2-Tiers	10%	10%	6.8%,6.8%	6.8%,6.8%	12/1/2022
DC	Flat	N/A	10%	10%	10%	8/1/2021	Flat	N/A	10%	10%	10%	8/1/2023
DE	Flat	N/A	25%	25%	25%	5/1/2022	Flat	N/A	16.2%	25%	25%	8/1/1023
FL												
GA	Flat	N/A	12%	12%	12%	4/1/2021	Flat	N/A	9.9%	9.9%	9.9%	8/1/2022
HI	Multi-Tierd	N/A	12.92%,12.92%, 12.92%	17.25%,17.35 17.25%,17.25%	17.25%,17.35 17.25%,17.25%	5/1/2022						
IA	2-Tiers	N/A	17.9%/10%	17.9%/10%	17.9%/10%	8/1/2021	Flat	N/A	12%	17.9%	17.9%	12/1/2023
ID												
IL	3-Tiers	N/A	13.7%,13.7%,13.7%	24.9%,24.9%,24.9%	24.9%,24.9%,24.9%	5/1/2022						
IN												
KS	Flat	N/A	26%	26%	26%	8/1/2021						
KY	Flat	N/A	20%	37.4%	37.4%	12/1/2021	2-Tier/Flat	N/A	21.8%	30%	30%	12/1/2023
LA	Flat	N/A	20%	40%	40%	8/1/2021						
MA	Flat	N/A	44%	89%	89%	8/1/2020						
MD	2-Tiers	N/A	N/A	5%/5%	5%/5%	8/1/2021						
ME	3-Tiers	N/A	15%/11.9%/11.9%	15%/28.2%/28.2%	15%/28.2%/28.2%	12/1/2020						
MI	Flat	N/A	44%	89%	89%	8/1/2020						
MN	Multi-Tierd	N/A	15%, 10%	15%, 15%, 10%	15%, 15%, 10%	4/1/2021						
MO	Flat	N/A	44%	89%	89%	12/1/2020						
MS	Flat	N/A	25%	25%	25%	5/1/2022						
MT												
NC	Multi-Tierd	N/A	25%, 8%	25%, 25%, 8.8%	25%, 25%, 8.8%	8/1/2022						
ND	2-Tiers	N/A	15%,15%	15%,15%	15%,15%	5/1/2022						
NE	Flat	N/A	25%	55%	55%	5/1/2022						
NH												
NJ	Flat	N/A	44%	89%	89%	12/1/2020						
NM	Flat	N/A	24%	48%	48%	12/1/2022						
NV	Multi-Tierd	N/A	22.4%,22.4%	27%,27%,27%	27%,27%,27%	5/1/2022						
NY												
OH	Flat	N/A	15%	15%	15%	4/1/2021						
OK	Flat	N/A	15%	15%	15%	12/1/2021	Flat	N/A	15%	15%	15%	5/1/2023
OR												
PA	2-Tiers	N/A	20%, 20%	20%, 20%	20%, 20%	4/1/2021	Flat	N/A	N/A	20.0%	20.0%	5/1/2023
RI	Multi-Tierd	N/A	25%,10%	25%, 25%, 13.9%	25%, 25%, 13.9%	12/1/2023						
SC	Flat	N/A	20%	20%	20%	8/1/2021	Flat	N/A	13.2%	20%	20%	5/1/2023
SD	Flat	N/A	44%	89%	89%	12/1/2021						
TN	Flat	N/A	27%	54%	54%	4/1/2021						
TX	2-Tiers	N/A	23.3%, 17.7%	32.9%, 27.9%	32.9%, 27.9%	8/1/2022						
UT	Flat	N/A	42.9%	86.8%	86.8%	12/1/2021						
VA												
VT	Flat	N/A	6.9%	6.9%	6.9%	8/1/2022						
WA	Flat	21.7%	21.7%	21.7%	21.7%	12/1/2022						
WI	Flat	N/A	44%	89%	89%	12/1/2020						
WV	Flat	N/A	44%	89%	89%	5/1/2022						
WY	3-Tiers	N/A	3.8%,38%,3.8%	25.2%,25.2%,25.2%	25.2%,25.2%,25.2%	5/1/2022						

As of 2.2023

CA Policies with Simple uncapped inflation and non-lifetime duration, and policies with no inflation and non-lifetime duration do not receive an increase.

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State	Phase 3					First Plan Anniversary Dates Impacted
	Increase Type	Non-Infl	Uncapped Simple Inflation	Uncapped Compound Inflation	CPI Inflation	
GA	Flat	9.9%	9.9%	9.9%	9.9%	8/1/2023
KY	Flat	N/A	15%	15%	15%	12/1/2023

As of 2.2023