

Subject: Unum Long-Term Care Rate Increase



Public Employees' Benefit Board <pebb@public.govdelivery.com>



Dear member,

Our records show you are enrolled in a Long-Term Care (LTC) plan with Simple Inflation through PEBB. LTC coverage helps pay for care if you cannot perform daily activities like bathing, dressing, or eating.

LTC plans are regulated by the Oregon Department of Consumer and Business Services (DCBS). DCBS approves premium increases. The PEBB Board does not regulate these plans or approve premiums.

Cost increases start June 1, 2026

Plans with Simple Inflation protection will cost more than twice the current rate.

Visit [Unum's website](#) and use the premium calculator to review the current rates.

Review the [rates that will be effective June 1, 2026](#).

Your options

- **Keep your current coverage**