



**RATE SHEET**  
**CLARK COUNTY ASSOCIATION OF SCHOOL ADMINISTRATORS AND**  
**PROFESSIONAL-TECHNICAL EMPLOYEES**

<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	<b>\$1,000</b>	Home Care Level	<b>Total Simple Capped</b>
Home Monthly Benefit	<b>\$500</b>	Inflation Protection	
Facility Benefit Duration	<b>5 Years</b>		
Home Benefit	<b>50%</b>		
Lifetime Maximum	<b>\$60,000</b>		
Elimination Period	<b>90 Days</b>		
Home Care Level	<b>Professional</b>		

*This rate sheet shows the cost per \$1,000 of coverage*

**Calculate your Premium:**

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Premium (A)}$$

**For Employees Only:**

$$\frac{\text{Rate for Plan 1 (3 Year Duration)}}{1 \text{ (Based on Funded Amount)}} \times 1 = \text{Employer Paid Amount (B)}$$

$$\text{A MINUS B} = \text{EMPLOYEE'S COST}$$

**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Simple Inflation Option	Base Plan With Total Home Care Simple Inflation Option
18-30	4.60	5.90	6.40	9.70
31	4.60	6.00	6.50	10.00
32	4.80	6.00	6.60	10.20
33	5.20	6.20	6.90	10.60
34	5.50	6.30	7.10	10.90
35	5.60	6.70	7.40	11.40
36	6.00	6.80	7.70	11.80
37	6.20	7.10	8.20	12.50
38	6.40	7.20	8.40	12.70
39	6.60	7.80	8.80	13.30
40	7.30	7.90	9.40	14.20
41	7.50	8.20	9.70	14.60
42	8.30	8.50	10.10	15.30
43	8.50	9.00	10.80	16.10
44	9.10	9.40	11.30	17.00
45	9.60	9.70	12.10	17.90
46	10.00	10.50	12.50	18.80
47	10.60	11.00	13.30	20.00
48	11.50	11.50	13.80	20.90
49	12.10	12.20	14.70	22.30
50	12.90	12.90	15.40	23.50
51	13.80	13.80	16.30	25.00
52	14.70	14.40	17.10	26.30
53	15.80	15.50	18.10	28.00
54	16.80	16.40	19.30	29.80
55	17.90	17.30	20.10	30.80
56	19.50	18.60	21.70	33.10
57	21.30	19.80	23.00	35.30
58	23.00	21.20	24.70	37.60
59	25.00	22.90	26.40	40.20



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60	27.40	24.50	28.20	42.70
61	29.80	26.60	30.80	46.40
62	32.60	29.00	33.60	50.30
63	35.60	31.40	36.10	53.90
64	39.00	34.10	39.50	58.30
65	44.20	38.40	44.70	65.00
66	48.20	41.80	49.00	70.30
67	52.90	45.70	53.90	76.40
68	57.90	50.00	59.00	82.60
69	63.20	54.50	64.70	89.40
70	69.40	59.40	70.90	96.90
71	79.50	65.20	77.60	105.10
72	89.70	71.40	85.50	114.50
73	99.70	78.20	93.30	123.80
74	110.10	85.60	102.30	134.50
75	120.20	101.90	121.40	158.50
76	131.70	110.90	132.50	171.50
77	144.50	120.90	143.30	184.10
78	159.10	131.50	156.00	198.90
79	174.50	142.80	168.50	213.50
80	191.50	155.50	183.30	230.60