

State of Montana/Helena School District

Montana University Systems

Rates shown are for a \$1,000 Monthly Facility Benefit

You may choose from \$1,000 - \$6,000 in Facility Monthly Benefit

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<i>Benefit Duration</i>	Plan A1 Long Term Care Facility Non Forfeiture			Plan B1 Long Term Care Facility Non Forfeiture Prof. Home Care			Plan C1 Long Term Care Facility Non Forfeiture Prof. Home Care Total Home Care		
	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited
18-30	2.00	2.60	3.30	3.10	4.10	5.70	4.80	6.50	9.10
31	2.00	2.70	3.30	3.10	4.20	5.70	4.80	6.60	9.20
32	2.00	2.70	3.40	3.10	4.30	5.80	4.80	6.70	9.50
33	2.10	2.80	3.40	3.20	4.40	5.90	5.00	6.80	9.60
34	2.10	2.80	3.60	3.30	4.50	6.00	5.10	6.90	9.70
35	2.20	2.90	3.80	3.40	4.60	6.30	5.20	7.20	10.20
36	2.20	3.10	3.90	3.50	4.80	6.50	5.40	7.50	10.50
37	2.40	3.20	4.00	3.70	5.00	6.70	5.70	7.70	10.80
38	2.60	3.30	4.10	3.90	5.20	6.90	5.90	8.00	11.10
39	2.60	3.40	4.40	4.00	5.40	7.30	6.10	8.20	11.60
40	2.80	3.50	4.50	4.10	5.50	7.50	6.20	8.50	12.00
41	2.90	3.80	4.70	4.30	5.80	7.80	6.50	8.90	12.50
42	3.10	3.90	4.80	4.60	6.00	8.00	6.90	9.20	12.90
43	3.20	4.00	5.10	4.80	6.30	8.50	7.10	9.60	13.50
44	3.30	4.40	5.40	4.90	6.70	8.90	7.40	10.20	14.10
45	3.50	4.60	5.60	5.20	6.90	9.30	7.70	10.50	14.80
46	3.70	4.80	6.00	5.40	7.30	9.70	8.10	11.10	15.50
47	3.90	5.10	6.40	5.60	7.70	10.20	8.50	11.80	16.40
48	4.10	5.40	6.70	5.90	8.00	10.50	9.00	12.30	17.10
49	4.40	5.70	7.10	6.20	8.30	11.00	9.50	12.90	18.10
50	4.60	6.00	7.60	6.50	8.70	11.70	10.00	13.60	19.30
51	5.10	6.50	8.20	7.00	9.10	12.30	10.80	14.40	20.40
52	5.40	7.00	8.60	7.30	9.80	12.90	11.30	15.50	21.50
53	5.80	7.50	9.20	7.70	10.30	13.50	11.90	16.30	22.80
54	6.20	7.90	9.80	8.20	10.80	14.20	12.60	17.20	24.10
55	6.60	8.50	10.50	8.60	11.50	14.90	13.40	18.30	25.40
56	7.20	9.20	11.40	9.20	12.20	16.00	14.30	19.50	27.30
57	7.80	10.10	12.30	10.00	13.20	17.10	15.40	21.00	29.20
58	8.50	11.00	13.40	10.60	14.10	18.30	16.40	22.40	31.40
59	9.30	11.90	14.70	11.40	15.00	19.60	17.60	24.00	33.60
60	10.30	13.00	16.00	12.40	16.10	21.00	18.90	25.80	36.00
61	11.30	14.40	17.70	13.40	17.40	22.80	20.30	28.00	39.10
62	12.50	16.00	19.40	14.70	19.20	24.60	22.10	30.30	42.20
63	13.90	17.60	21.50	16.10	21.00	27.00	23.90	32.90	46.10
64	15.50	19.70	23.90	17.80	23.00	29.40	26.00	35.80	50.00
65	18.00	22.70	27.50	20.30	26.20	33.10	29.10	40.10	55.90
66	19.90	25.10	30.50	22.20	28.80	36.50	31.40	43.40	60.60
67	22.30	28.10	33.90	24.70	31.90	40.40	34.30	47.40	66.10
68	24.80	31.10	37.70	27.40	35.20	44.60	37.50	51.70	72.20
69	27.70	34.50	41.90	30.30	38.90	49.20	40.90	56.40	78.70
70	30.80	38.40	46.40	33.50	43.00	54.40	44.60	61.70	85.80
71	34.10	42.50	51.40	37.00	47.40	59.80	48.50	67.10	93.30
72	37.90	47.30	57.00	41.00	52.50	65.90	53.10	73.50	101.80
73	41.90	52.00	62.50	45.10	57.50	72.00	57.70	79.80	110.10
74	46.50	57.60	69.10	49.80	63.50	79.30	63.10	87.20	120.10
75	55.70	69.00	82.60	59.50	75.80	94.50	74.60	103.30	141.70
76	61.50	76.00	91.00	65.50	83.20	103.60	81.20	112.30	154.00
77	67.10	82.80	99.30	71.10	90.50	112.70	87.40	121.10	166.00
78	73.80	91.00	108.90	78.10	99.10	123.10	95.10	131.70	180.30
79	81.20	100.00	119.50	85.70	108.70	134.80	103.40	143.40	195.70
80	89.50	110.00	131.20	94.10	119.20	147.40	112.50	156.00	212.40
81	98.00	120.10	143.10	102.70	129.80	160.40	121.70	168.50	229.00
82	108.90	133.30	158.40	114.00	143.70	176.90	134.00	185.50	251.00
83	120.60	147.20	174.60	126.00	158.50	194.70	147.30	203.70	274.70
84	131.90	160.60	189.90	137.40	172.70	211.20	159.80	221.00	296.50

Calculate your Premium:

$$\text{Rate for plan chosen} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Cost}$$

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Benefit Duration	<u>Plan A2 w/Inflation</u> Long Term Care Facility Non Forfeiture Compound Inflation			<u>Plan B2 w/Inflation</u> Long Term Care Facility Non Forfeiture Prof. Home Care Compound Inflation			<u>Plan C2 w/Inflation</u> Long Term Care Facility Non Forfeiture Prof. Home Care Total Home Care/ Compound Inflation		
	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited
18-30	13.20	17.10	22.00	18.10	23.90	32.20	25.40	33.90	47.40
31	13.50	17.90	22.50	18.40	24.60	32.80	25.70	34.90	48.40
32	13.70	18.10	23.30	18.70	25.10	33.80	26.30	35.70	49.60
33	14.10	18.80	23.70	19.10	25.90	34.40	26.80	36.60	50.60
34	14.50	19.00	24.10	19.80	26.40	35.00	27.50	37.20	51.40
35	15.10	19.80	25.00	20.40	27.30	36.20	28.40	38.40	53.10
36	15.40	20.40	25.70	20.90	27.90	37.10	29.10	39.30	54.30
37	15.90	21.00	26.50	21.40	28.70	38.20	29.80	40.30	55.70
38	16.50	21.80	27.20	22.20	29.80	39.10	30.80	41.70	57.10
39	17.00	22.10	27.90	22.80	30.20	40.10	31.40	42.40	58.30
40	17.40	22.70	28.70	23.20	31.00	41.20	32.10	43.40	60.00
41	17.90	23.40	29.60	23.90	31.90	42.40	33.10	44.80	61.60
42	18.60	24.10	30.10	24.80	32.70	43.20	34.00	45.90	62.90
43	19.00	24.70	31.10	25.40	33.70	44.50	35.00	47.00	64.60
44	19.70	25.80	32.00	26.20	35.00	45.80	36.10	48.70	66.70
45	20.30	26.30	32.80	27.00	35.60	47.00	36.90	49.80	68.30
46	21.10	27.50	34.10	27.70	36.90	48.20	38.10	51.60	70.40
47	21.70	28.20	35.40	28.40	37.80	49.60	39.20	53.20	72.90
48	22.50	29.10	36.40	29.20	38.50	50.70	40.60	54.60	75.10
49	23.50	30.30	37.70	30.10	39.80	52.00	42.10	56.60	77.50
50	24.10	31.20	39.10	30.70	40.70	53.50	43.10	58.30	80.40
51	25.40	32.70	40.80	32.10	42.20	55.40	45.10	60.70	83.70
52	26.50	34.10	42.30	33.10	43.70	56.80	46.80	63.20	86.50
53	27.20	35.20	43.80	33.90	44.70	58.50	48.10	65.00	89.60
54	28.50	36.80	45.80	35.00	46.30	60.30	49.80	67.40	92.90
55	30.20	38.90	48.10	36.60	48.20	62.20	51.60	69.70	95.20
56	31.90	40.80	50.50	38.20	50.00	64.70	53.90	72.60	99.50
57	33.60	43.20	53.20	40.10	52.50	67.70	56.60	76.40	104.70
58	35.70	45.90	56.30	42.00	55.10	70.70	59.20	80.10	109.80
59	37.60	48.10	59.30	43.90	57.40	73.80	61.90	83.80	114.90
60	40.20	50.90	62.50	46.40	60.20	77.00	65.20	88.00	120.60
61	43.40	55.30	67.80	49.60	64.60	82.40	69.30	94.20	129.20
62	46.90	59.60	72.60	53.10	69.00	87.40	73.80	100.20	137.10
63	50.40	64.10	78.00	56.50	73.30	92.90	78.00	106.20	145.80
64	55.00	69.60	84.40	61.10	78.80	99.40	83.60	113.70	155.80
65	61.90	78.20	94.70	67.90	87.60	109.90	91.80	125.10	171.20
66	66.80	84.20	102.10	72.80	93.90	118.20	97.20	132.70	182.20
67	73.00	92.00	111.20	79.40	102.20	128.20	104.80	143.20	196.30
68	79.20	99.40	120.20	85.70	110.00	138.00	111.90	152.50	209.30
69	86.40	107.60	130.30	93.20	118.80	149.20	120.30	163.70	224.80
70	93.10	116.30	140.60	100.10	128.00	160.70	128.10	175.10	240.40
71	101.40	126.30	152.60	108.70	138.60	173.60	137.50	188.10	257.70
72	110.50	137.90	166.30	118.10	150.70	188.40	147.90	202.60	277.20
73	119.10	147.80	177.80	126.90	161.50	201.20	157.90	216.20	294.80
74	129.70	160.60	192.90	137.60	175.00	217.60	169.70	232.40	316.30
75	152.20	188.50	225.90	161.20	204.70	254.00	197.10	270.10	366.50
76	166.00	204.90	245.20	175.30	222.00	275.10	212.40	290.80	394.40
77	177.40	218.60	262.20	186.70	236.40	293.40	224.50	307.80	417.70
78	192.40	236.80	283.60	202.10	255.40	316.20	241.20	330.10	447.10
79	207.20	255.00	304.70	217.20	274.70	339.40	257.60	353.60	478.10
80	224.70	276.60	329.60	235.10	297.30	366.30	276.70	380.20	512.80
81	242.60	297.40	354.40	253.20	319.00	392.90	295.70	405.70	546.60
82	265.70	325.00	386.40	276.80	348.10	427.60	321.20	440.90	592.00
83	290.00	353.90	419.60	301.80	378.80	463.60	348.70	478.30	639.70
84	311.90	380.20	449.30	324.00	406.50	495.80	372.80	512.00	681.90