



**RATE SHEET  
OREGON SCHOOL DISTRICT**

|  |   |  |   |
|--|---|--|---|
| <u>Base Plan</u><br>Facility Monthly Benefit<br>Home Monthly Benefit<br>Facility Benefit Duration<br>Home Benefit<br>Lifetime Maximum<br>Elimination Period<br>Home Care Level | <b>\$1,000</b><br><b>\$1,000</b><br><b>3 Years</b><br><b>100%</b><br><b>\$36,000</b><br><b>90 Days</b><br><b>Professional</b> | <u>Options</u><br>Non Forfeiture<br>Inflation Protection | <b>Shortened Benefit Period</b><br><b>Compound Uncapped</b> |
|--|---|--|---|

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

**Calculate your Premium:**

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

**Monthly Rates**

| Insurance Age | Plan 1    | Plan 2                               | Plan 3                                   | Plan 4  |
|---------------|-----------|--------------------------------------|--|---|
|               | Base Plan | Base Plan With Non Forfeiture Option | Base Plan With Compound Inflation Option | Base Plan With Non Forfeiture Compound Inflation Option |
| 18-30         | 4.70      | 5.70                                 | 32.50                                    | 39.30   |
| 31            | 4.70      | 5.70                                 | 32.90                                    | 39.80   |
| 32            | 4.70      | 5.70                                 | 33.60                                    | 40.60   |
| 33            | 4.90      | 5.90                                 | 34.40                                    | 41.70   |
| 34            | 5.10      | 6.10                                 | 35.50                                    | 43.00   |
| 35            | 5.20      | 6.30                                 | 36.60                                    | 44.30   |
| 36            | 5.30      | 6.40                                 | 37.70                                    | 45.60   |
| 37            | 5.50      | 6.70                                 | 38.20                                    | 46.30   |
| 38            | 5.80      | 7.00                                 | 39.40                                    | 47.70   |
| 39            | 6.10      | 7.30                                 | 41.00                                    | 49.20   |
| 40            | 6.30      | 7.50                                 | 41.60                                    | 50.00   |
| 41            | 6.60      | 7.90                                 | 43.20                                    | 51.80   |
| 42            | 6.80      | 8.10                                 | 44.40                                    | 52.90   |
| 43            | 7.10      | 8.50                                 | 45.70                                    | 54.40   |
| 44            | 7.40      | 8.90                                 | 47.30                                    | 56.30   |
| 45            | 7.90      | 9.30                                 | 49.20                                    | 58.00   |
| 46            | 8.10      | 9.60                                 | 49.90                                    | 58.90   |
| 47            | 8.50      | 10.00                                | 51.00                                    | 60.20   |
| 48            | 8.90      | 10.40                                | 52.30                                    | 61.20   |
| 49            | 9.20      | 10.80                                | 53.90                                    | 63.10   |
| 50            | 9.60      | 11.30                                | 54.70                                    | 64.00   |
| 51            | 10.20     | 12.00                                | 56.80                                    | 66.40   |
| 52            | 10.70     | 12.60                                | 58.60                                    | 68.60   |
| 53            | 11.30     | 13.10                                | 60.00                                    | 69.60   |
| 54            | 11.70     | 13.50                                | 61.40                                    | 71.30   |
| 55            | 12.40     | 14.40                                | 63.80                                    | 74.00   |
| 56            | 13.00     | 15.10                                | 66.00                                    | 76.60   |
| 57            | 14.00     | 16.30                                | 69.10                                    | 80.20   |
| 58            | 14.80     | 17.20                                | 71.80                                    | 83.30   |
| 59            | 15.70     | 18.20                                | 74.30                                    | 86.10   |



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| <u>Base Plan</u><br>Facility Monthly Benefit<br>Home Monthly Benefit<br>Facility Benefit Duration<br>Home Benefit<br>Lifetime Maximum<br>Elimination Period<br>Home Care Level | <b>\$1,000</b><br><b>\$1,000</b><br><b>3 Years</b><br><b>100%</b><br><b>\$36,000</b><br><b>90 Days</b><br><b>Professional</b> | <u>Options</u><br>Non Forfeiture<br>Inflation Protection | <b>Shortened Benefit Period</b><br><b>Compound Uncapped</b> |
|--|---|--|---|

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

**Calculate your Premium:**

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

**Monthly Rates**

| Insurance Age | Plan 1    | Plan 2                               | Plan 3                                   | Plan 4  |
|---------------|-----------|--------------------------------------|--|---|
|               | Base Plan | Base Plan With Non Forfeiture Option | Base Plan With Compound Inflation Option | Base Plan With Non Forfeiture Compound Inflation Option |
| 60            | 16.80     | 19.50                                | 77.60                                    | 90.00   |
| 61            | 18.10     | 20.90                                | 82.30                                    | 95.40   |
| 62            | 19.80     | 22.80                                | 88.60                                    | 101.90  |
| 63            | 21.40     | 24.60                                | 93.40                                    | 107.40  |
| 64            | 23.30     | 26.80                                | 100.10                                   | 115.10  |
| 65            | 26.30     | 30.20                                | 110.20                                   | 126.80  |
| 66            | 28.80     | 32.80                                | 118.50                                   | 135.10  |
| 67            | 32.00     | 36.50                                | 129.10                                   | 147.10  |
| 68            | 35.10     | 40.10                                | 138.60                                   | 158.00  |
| 69            | 38.80     | 44.20                                | 150.20                                   | 171.30  |
| 70            | 42.80     | 48.80                                | 161.10                                   | 183.60  |
| 71            | 47.30     | 53.50                                | 175.80                                   | 198.60  |
| 72            | 52.30     | 59.10                                | 190.70                                   | 215.50  |
| 73            | 57.80     | 64.80                                | 206.20                                   | 231.00  |
| 74            | 63.60     | 71.30                                | 222.50                                   | 249.20  |
| 75            | 76.60     | 85.00                                | 262.80                                   | 291.70  |
| 76            | 83.90     | 93.10                                | 284.70                                   | 316.00  |
| 77            | 91.60     | 100.80                               | 305.10                                   | 335.60  |
| 78            | 100.40    | 110.40                               | 329.50                                   | 362.50  |
| 79            | 109.90    | 120.90                               | 353.80                                   | 389.20  |
| 80            | 120.40    | 132.40                               | 382.40                                   | 420.60  |



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|--|---|--|---|
| <i>Base Plan</i><br>Facility Monthly Benefit<br>Home Monthly Benefit<br>Facility Benefit Duration<br>Home Benefit<br>Lifetime Maximum<br>Elimination Period<br>Home Care Level | <b>\$1,000</b><br><b>\$1,000</b><br><b>6 Years</b><br><b>100%</b><br><b>\$72,000</b><br><b>90 Days</b><br><b>Professional</b> | <i>Options</i><br>Non Forfeiture<br>Inflation Protection | <b>Shortened Benefit Period</b><br><b>Compound Uncapped</b> |
|--|---|--|---|

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

**Calculate your Premium:**

|                             |          |  |          |         |          |                     |
|-----------------------------|----------|--|----------|---------|----------|---------------------|
| <u>Rate for Plan Chosen</u> | <b>X</b> | <u>Facility Monthly Benefit Amount</u> | <b>÷</b> | \$1,000 | <b>=</b> | <u>Your Premium</u> |
|-----------------------------|----------|--|----------|---------|----------|---------------------|

| <i>Monthly Rates</i> |           |  |  |  |
|----------------------|-----------|--|--|--|
| Insurance            | Plan 1    | Plan 2                                     | Plan 3   | Plan 4   |
| Age                  | Base Plan | Base Plan With<br>Non Forfeiture<br>Option | Base Plan With<br>Compound Inflation<br>Option | Base Plan With<br>Non Forfeiture<br>Compound Inflation<br>Option |
| 18-30                | 6.20      | 7.50                                       | 43.20  | 52.20  |
| 31                   | 6.30      | 7.70                                       | 44.40  | 53.70  |
| 32                   | 6.50      | 7.90                                       | 45.50  | 55.10  |
| 33                   | 6.70      | 8.10                                       | 46.90  | 56.70  |
| 34                   | 6.90      | 8.30                                       | 48.00  | 58.00  |
| 35                   | 7.20      | 8.70                                       | 49.30  | 59.70  |
| 36                   | 7.30      | 8.80                                       | 50.30  | 60.90  |
| 37                   | 7.50      | 9.10                                       | 51.60  | 62.50  |
| 38                   | 7.90      | 9.50                                       | 53.50  | 64.70  |
| 39                   | 8.20      | 9.80                                       | 55.10  | 66.10  |
| 40                   | 8.50      | 10.20                                      | 56.30  | 67.50  |
| 41                   | 8.70      | 10.50                                      | 57.40  | 68.80  |
| 42                   | 9.20      | 11.00                                      | 59.80  | 71.20  |
| 43                   | 9.60      | 11.50                                      | 61.30  | 73.00  |
| 44                   | 10.10     | 12.00                                      | 63.50  | 75.60  |
| 45                   | 10.70     | 12.60                                      | 65.60  | 77.40  |
| 46                   | 11.20     | 13.20                                      | 67.50  | 79.70  |
| 47                   | 11.50     | 13.60                                      | 68.50  | 80.80  |
| 48                   | 12.20     | 14.30                                      | 70.50  | 82.50  |
| 49                   | 12.40     | 14.60                                      | 72.10  | 84.30  |
| 50                   | 13.00     | 15.20                                      | 73.40  | 85.90  |
| 51                   | 13.70     | 16.00                                      | 75.80  | 88.70  |
| 52                   | 14.40     | 16.80                                      | 78.30  | 91.60  |
| 53                   | 15.10     | 17.60                                      | 80.20  | 93.00  |
| 54                   | 15.90     | 18.50                                      | 82.50  | 95.70  |
| 55                   | 16.80     | 19.40                                      | 85.00  | 98.60  |
| 56                   | 17.60     | 20.40                                      | 87.90  | 101.90   |
| 57                   | 18.80     | 21.80                                      | 91.30  | 105.90   |
| 58                   | 19.80     | 23.00                                      | 95.10  | 110.30   |
| 59                   | 21.10     | 24.50                                      | 98.80  | 114.60   |



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| <u>Base Plan</u><br>Facility Monthly Benefit<br>Home Monthly Benefit<br>Facility Benefit Duration<br>Home Benefit<br>Lifetime Maximum<br>Elimination Period<br>Home Care Level | <b>\$1,000</b><br><b>\$1,000</b><br><b>6 Years</b><br><b>100%</b><br><b>\$72,000</b><br><b>90 Days</b><br><b>Professional</b> | <u>Options</u><br>Non Forfeiture<br>Inflation Protection | <b>Shortened Benefit Period</b><br><b>Compound Uncapped</b> |
|--|---|--|---|

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

**Calculate your Premium:**

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

**Monthly Rates**

| Insurance<br>Age | Plan 1    | Plan 2                                     | Plan 3   | Plan 4   |
|------------------|-----------|--|--|--|
|                  | Base Plan | Base Plan With<br>Non Forfeiture<br>Option | Base Plan With<br>Compound Inflation<br>Option | Base Plan With<br>Non Forfeiture<br>Compound Inflation<br>Option |
| 60               | 22.40     | 25.90                                      | 102.60   | 119.00   |
| 61               | 24.20     | 28.10                                      | 109.30   | 126.80   |
| 62               | 26.20     | 30.20                                      | 116.50   | 133.90   |
| 63               | 28.50     | 32.80                                      | 123.20   | 141.70   |
| 64               | 30.90     | 35.50                                      | 131.50   | 151.20   |
| 65               | 34.60     | 39.80                                      | 144.50   | 166.20   |
| 66               | 38.10     | 43.50                                      | 155.50   | 177.30   |
| 67               | 42.10     | 48.00                                      | 169.10   | 192.80   |
| 68               | 46.30     | 52.80                                      | 181.40   | 206.80   |
| 69               | 51.00     | 58.20                                      | 195.70   | 223.10   |
| 70               | 56.10     | 64.00                                      | 210.00   | 239.40   |
| 71               | 62.20     | 70.30                                      | 229.00   | 258.80   |
| 72               | 68.60     | 77.50                                      | 248.30   | 280.60   |
| 73               | 75.60     | 84.60                                      | 267.70   | 299.80   |
| 74               | 83.30     | 93.30                                      | 289.70   | 324.50   |
| 75               | 99.90     | 110.90                                     | 340.90   | 378.40   |
| 76               | 109.40    | 121.40                                     | 368.50   | 409.10   |
| 77               | 119.80    | 131.70                                     | 396.00   | 435.60   |
| 78               | 130.90    | 144.00                                     | 426.90   | 469.60   |
| 79               | 143.20    | 157.50                                     | 458.30   | 504.10   |
| 80               | 156.70    | 172.30                                     | 494.70   | 544.10   |



**RATE SHEET  
OREGON SCHOOL DISTRICT**

|                           |                     |                      |   |
|---------------------------|---------------------|----------------------|---|
| <u>Base Plan</u>          |                     | <u>Options</u>       |   |
| Facility Monthly Benefit  | <b>\$1,000</b>      | Non Forfeiture       | <b>Shortened Benefit Period<br/>Compound Uncapped</b> |
| Home Monthly Benefit      | <b>\$1,000</b>      | Inflation Protection |   |
| Facility Benefit Duration | <b>Unlimited</b>    |                      |   |
| Home Benefit              | <b>100%</b>         |                      |   |
| Lifetime Maximum          | <b>Unlimited</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:**

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

| <i>Monthly Rates</i> |           |  |  |  |
|----------------------|-----------|--|--|--|
| Insurance<br>Age     | Plan 1    | Plan 2                                     | Plan 3   | Plan 4   |
|                      | Base Plan | Base Plan With<br>Non Forfeiture<br>Option | Base Plan With<br>Compound Inflation<br>Option | Base Plan With<br>Non Forfeiture<br>Compound Inflation<br>Option |
| 18-30                | 8.90      | 10.70                                      | 60.10  | 72.70  |
| 31                   | 8.90      | 10.70                                      | 61.00  | 73.80  |
| 32                   | 9.20      | 11.20                                      | 63.00  | 76.20  |
| 33                   | 9.40      | 11.40                                      | 64.10  | 77.60  |
| 34                   | 9.50      | 11.50                                      | 65.20  | 78.80  |
| 35                   | 9.80      | 11.90                                      | 67.20  | 81.30  |
| 36                   | 10.10     | 12.20                                      | 68.60  | 83.00  |
| 37                   | 10.60     | 12.80                                      | 70.90  | 85.80  |
| 38                   | 10.80     | 13.10                                      | 72.40  | 87.60  |
| 39                   | 11.30     | 13.50                                      | 74.70  | 89.70  |
| 40                   | 11.80     | 14.10                                      | 76.80  | 92.20  |
| 41                   | 12.30     | 14.70                                      | 78.90  | 94.70  |
| 42                   | 12.80     | 15.20                                      | 81.10  | 96.60  |
| 43                   | 13.30     | 15.80                                      | 83.50  | 99.40  |
| 44                   | 14.00     | 16.60                                      | 86.10  | 102.50   |
| 45                   | 14.60     | 17.30                                      | 88.70  | 104.60   |
| 46                   | 15.30     | 18.10                                      | 91.10  | 107.50   |
| 47                   | 15.90     | 18.80                                      | 92.60  | 109.30   |
| 48                   | 16.60     | 19.40                                      | 95.40  | 111.70   |
| 49                   | 17.20     | 20.10                                      | 97.00  | 113.50   |
| 50                   | 18.00     | 21.10                                      | 99.30  | 116.20   |
| 51                   | 18.80     | 22.00                                      | 102.10   | 119.50   |
| 52                   | 19.70     | 23.10                                      | 104.70   | 122.60   |
| 53                   | 20.70     | 24.00                                      | 108.00   | 125.30   |
| 54                   | 21.70     | 25.10                                      | 110.70   | 128.40   |
| 55                   | 22.60     | 26.20                                      | 112.90   | 130.90   |
| 56                   | 23.90     | 27.70                                      | 116.70   | 135.40   |
| 57                   | 25.30     | 29.40                                      | 121.60   | 141.10   |
| 58                   | 26.70     | 30.90                                      | 125.60   | 145.70   |
| 59                   | 28.30     | 32.80                                      | 130.60   | 151.50   |



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| <i>Base Plan</i><br>Facility Monthly Benefit<br>Home Monthly Benefit<br>Facility Benefit Duration<br>Home Benefit<br>Lifetime Maximum<br>Elimination Period<br>Home Care Level | <b>\$1,000</b><br><b>\$1,000</b><br><b>Unlimited</b><br><b>100%</b><br><b>Unlimited</b><br><b>90 Days</b><br><b>Professional</b> | <i>Options</i><br>Non Forfeiture<br>Inflation Protection | <b>Shortened Benefit Period</b><br><b>Compound Uncapped</b> |
|--|--|--|---|

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

**Calculate your Premium:**

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

**Monthly Rates**

| Insurance<br>Age | Plan 1    | Plan 2                                     | Plan 3   | Plan 4   |
|------------------|-----------|--|--|--|
|                  | Base Plan | Base Plan With<br>Non Forfeiture<br>Option | Base Plan With<br>Compound Inflation<br>Option | Base Plan With<br>Non Forfeiture<br>Compound Inflation<br>Option |
| 60               | 30.00     | 34.80                                      | 135.10   | 156.70   |
| 61               | 32.30     | 37.50                                      | 143.20   | 166.20   |
| 62               | 34.90     | 40.20                                      | 152.40   | 175.20   |
| 63               | 37.80     | 43.40                                      | 160.90   | 185.00   |
| 64               | 40.60     | 46.70                                      | 170.20   | 195.80   |
| 65               | 45.30     | 52.10                                      | 186.50   | 214.50   |
| 66               | 50.10     | 57.10                                      | 202.00   | 230.30   |
| 67               | 55.10     | 62.80                                      | 217.80   | 248.30   |
| 68               | 60.60     | 69.10                                      | 234.00   | 266.70   |
| 69               | 66.60     | 75.90                                      | 252.40   | 287.70   |
| 70               | 73.30     | 83.60                                      | 271.70   | 309.70   |
| 71               | 80.90     | 91.40                                      | 295.00   | 333.40   |
| 72               | 89.00     | 100.60                                     | 319.20   | 360.70   |
| 73               | 97.70     | 109.40                                     | 343.40   | 384.60   |
| 74               | 107.30    | 120.20                                     | 370.40   | 414.90   |
| 75               | 128.50    | 142.60                                     | 435.00   | 482.80   |
| 76               | 140.60    | 156.00                                     | 470.50   | 522.20   |
| 77               | 153.70    | 169.00                                     | 505.10   | 555.60   |
| 78               | 167.60    | 184.40                                     | 543.10   | 597.40   |
| 79               | 183.00    | 201.30                                     | 582.10   | 640.30   |
| 80               | 199.80    | 219.70                                     | 627.50   | 690.30   |