



**United Teachers Los Angeles
UNUM - Long Term Care Insurance**

Rate Sheet

Basic Plan

3 Years
 Facility Monthly Benefit \$4,000
 Residential Care Facility \$2,800
 Home Monthly Benefit \$2,000
 Lifetime Maximum \$144,000
 Elimination Period 90 Days
 Home Care Level - Home and
 Community-Based Care
 Inflation Option = 5% Compound

Preferred Plan

4 Years
 \$4,000
 \$2,800
 \$2,000
 \$192,000
 90 Days
 Home and Community-
 Based Care
 5% Compound

Enhanced Plan

6 Years
 \$5,000
 \$3,500
 \$2,500
 \$360,000
 90 Days
 Home and Community-
 Based Care
 5% Compound

| MONTHLY RATES | | | | | | | | |
|---------------|---------------|-------------|--|---------------|-------------|--|---------------|-------------|
| Age | w/o inflation | w/inflation | | w/o inflation | w/inflation | | w/o inflation | w/inflation |
| 18-30 | \$ 10.40 | \$ 31.60 | | \$ 11.60 | \$ 36.00 | | \$ 16.50 | \$ 52.50 |
| 31 | \$ 10.40 | \$ 32.00 | | \$ 11.60 | \$ 37.20 | | \$ 17.00 | \$ 54.00 |
| 32 | \$ 10.40 | \$ 32.80 | | \$ 12.00 | \$ 38.00 | | \$ 17.50 | \$ 55.00 |
| 33 | \$ 10.80 | \$ 33.60 | | \$ 12.00 | \$ 38.80 | | \$ 18.00 | \$ 57.00 |
| 34 | \$ 10.80 | \$ 34.40 | | \$ 12.80 | \$ 40.40 | | \$ 18.00 | \$ 58.00 |
| 35 | \$ 11.20 | \$ 35.60 | | \$ 12.80 | \$ 40.80 | | \$ 19.00 | \$ 60.00 |
| 36 | \$ 11.60 | \$ 36.80 | | \$ 13.60 | \$ 42.00 | | \$ 19.50 | \$ 61.00 |
| 37 | \$ 12.00 | \$ 37.60 | | \$ 14.00 | \$ 43.60 | | \$ 20.50 | \$ 63.00 |
| 38 | \$ 12.40 | \$ 38.80 | | \$ 14.40 | \$ 44.80 | | \$ 21.00 | \$ 65.00 |
| 39 | \$ 13.20 | \$ 40.40 | | \$ 15.20 | \$ 46.40 | | \$ 22.00 | \$ 66.50 |
| 40 | \$ 13.60 | \$ 41.20 | | \$ 16.00 | \$ 47.20 | | \$ 23.00 | \$ 68.50 |
| 41 | \$ 14.40 | \$ 42.40 | | \$ 16.40 | \$ 48.80 | | \$ 23.50 | \$ 70.00 |
| 42 | \$ 14.80 | \$ 44.00 | | \$ 17.20 | \$ 50.00 | | \$ 25.00 | \$ 73.00 |
| 43 | \$ 15.60 | \$ 45.20 | | \$ 17.60 | \$ 51.60 | | \$ 26.00 | \$ 75.00 |
| 44 | \$ 16.40 | \$ 46.40 | | \$ 19.20 | \$ 53.60 | | \$ 27.50 | \$ 77.50 |
| 45 | \$ 17.20 | \$ 48.40 | | \$ 19.60 | \$ 55.20 | | \$ 29.00 | \$ 80.00 |
| 46 | \$ 18.00 | \$ 49.60 | | \$ 20.80 | \$ 56.80 | | \$ 30.50 | \$ 82.50 |
| 47 | \$ 18.80 | \$ 50.80 | | \$ 21.60 | \$ 58.40 | | \$ 31.50 | \$ 84.50 |
| 48 | \$ 20.00 | \$ 52.40 | | \$ 22.80 | \$ 60.00 | | \$ 33.50 | \$ 87.00 |
| 49 | \$ 20.80 | \$ 54.00 | | \$ 24.00 | \$ 62.40 | | \$ 34.50 | \$ 89.50 |
| 50 | \$ 21.60 | \$ 55.20 | | \$ 25.20 | \$ 64.00 | | \$ 36.50 | \$ 91.50 |
| 51 | \$ 23.20 | \$ 57.60 | | \$ 26.40 | \$ 65.60 | | \$ 38.00 | \$ 95.00 |
| 52 | \$ 24.40 | \$ 59.60 | | \$ 28.40 | \$ 68.00 | | \$ 40.50 | \$ 98.00 |
| 53 | \$ 26.00 | \$ 61.20 | | \$ 29.60 | \$ 70.40 | | \$ 43.00 | \$ 101.00 |
| 54 | \$ 27.20 | \$ 63.20 | | \$ 31.60 | \$ 73.20 | | \$ 45.50 | \$ 105.00 |
| 55 | \$ 29.20 | \$ 66.00 | | \$ 33.20 | \$ 76.00 | | \$ 48.00 | \$ 109.00 |
| 56 | \$ 30.80 | \$ 68.80 | | \$ 35.60 | \$ 78.80 | | \$ 51.00 | \$ 113.00 |
| 57 | \$ 33.20 | \$ 72.40 | | \$ 38.00 | \$ 82.40 | | \$ 54.50 | \$ 118.00 |
| 58 | \$ 35.20 | \$ 75.60 | | \$ 40.80 | \$ 86.40 | | \$ 58.50 | \$ 124.00 |
| 59 | \$ 38.00 | \$ 78.80 | | \$ 43.60 | \$ 90.80 | | \$ 62.50 | \$ 129.00 |
| 60 | \$ 40.80 | \$ 82.80 | | \$ 46.80 | \$ 94.80 | | \$ 67.00 | \$ 135.00 |
| 61 | \$ 44.40 | \$ 88.80 | | \$ 51.20 | \$ 102.00 | | \$ 73.00 | \$ 145.00 |
| 62 | \$ 48.80 | \$ 95.60 | | \$ 56.00 | \$ 109.20 | | \$ 80.00 | \$ 155.50 |
| 63 | \$ 53.20 | \$ 101.60 | | \$ 60.80 | \$ 116.40 | | \$ 87.50 | \$ 165.50 |
| 64 | \$ 58.80 | \$ 109.60 | | \$ 67.20 | \$ 124.80 | | \$ 95.50 | \$ 177.50 |
| 65 | \$ 66.80 | \$ 122.00 | | \$ 76.40 | \$ 139.20 | | \$ 108.00 | \$ 197.00 |
| 66 | \$ 73.60 | \$ 131.60 | | \$ 84.40 | \$ 150.80 | | \$ 120.00 | \$ 213.00 |
| 67 | \$ 82.00 | \$ 143.60 | | \$ 93.60 | \$ 164.00 | | \$ 133.00 | \$ 231.50 |
| 68 | \$ 90.80 | \$ 154.80 | | \$ 103.60 | \$ 176.40 | | \$ 146.50 | \$ 249.50 |
| 69 | \$ 100.40 | \$ 168.00 | | \$ 114.80 | \$ 191.20 | | \$ 162.00 | \$ 269.00 |
| 70 | \$ 111.20 | \$ 180.80 | | \$ 126.80 | \$ 205.60 | | \$ 179.00 | \$ 290.00 |
| 71 | \$ 123.60 | \$ 197.60 | | \$ 141.20 | \$ 225.20 | | \$ 199.00 | \$ 316.50 |
| 72 | \$ 136.80 | \$ 214.80 | | \$ 156.00 | \$ 244.40 | | \$ 220.00 | \$ 344.00 |
| 73 | \$ 152.00 | \$ 232.80 | | \$ 172.40 | \$ 264.00 | | \$ 243.00 | \$ 371.50 |
| 74 | \$ 167.60 | \$ 252.40 | | \$ 190.80 | \$ 286.80 | | \$ 268.50 | \$ 402.50 |
| 75 | \$ 202.40 | \$ 298.40 | | \$ 229.60 | \$ 338.40 | | \$ 323.00 | \$ 474.50 |
| 76 | \$ 222.00 | \$ 323.60 | | \$ 252.00 | \$ 367.20 | | \$ 354.50 | \$ 514.50 |
| 77 | \$ 243.60 | \$ 348.00 | | \$ 276.40 | \$ 394.80 | | \$ 388.50 | \$ 553.50 |
| 78 | \$ 267.20 | \$ 376.80 | | \$ 304.00 | \$ 427.60 | | \$ 426.00 | \$ 597.50 |
| 79 | \$ 292.80 | \$ 404.80 | | \$ 332.80 | \$ 458.80 | | \$ 466.50 | \$ 642.00 |
| 80 | \$ 321.60 | \$ 438.00 | | \$ 365.60 | \$ 497.20 | | \$ 511.50 | \$ 694.50 |