



**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	15.60	57.20		17.60	64.80		25.50	94.00
31	15.60	58.00		18.00	67.20		26.00	97.50
32	15.60	59.20		18.40	68.80		26.00	99.00
33	16.00	61.20		18.40	69.60		27.00	103.00
34	16.40	61.60		19.60	72.40		27.50	104.50
35	17.20	64.40		19.60	73.60		28.50	108.00
36	17.60	65.60		20.00	76.00		29.50	110.00
37	18.00	67.60		21.60	78.80		30.50	114.50
38	19.20	69.20		22.00	81.60		32.00	118.00
39	20.00	72.40		22.80	83.60		33.00	121.00
40	20.80	74.80		24.00	85.60		34.50	125.00
41	21.60	76.80		24.80	88.80		35.50	127.00
42	22.80	79.20		25.60	90.80		37.50	132.00
43	23.20	81.20		26.80	93.60		39.50	136.00
44	24.80	84.40		28.80	96.40		41.50	140.50
45	26.00	86.80		29.60	99.60		44.00	144.50
46	27.20	89.20		31.20	102.40		45.50	149.00
47	28.40	91.60		32.40	105.20		48.00	151.50
48	29.60	94.00		34.00	107.60		50.00	156.50
49	30.80	97.20		36.40	111.60		52.00	161.00
50	32.80	99.60		38.00	114.80		55.00	164.50
51	34.80	102.80		39.60	117.60		57.50	170.00
52	36.80	106.80		42.40	122.00		61.00	175.50
53	39.20	109.60		44.80	125.60		64.50	181.00
54	40.80	112.80		47.60	130.80		68.00	188.00
55	43.60	119.60		50.00	136.40		72.50	196.00
56	46.00	124.40		53.60	142.00		76.50	204.00
57	50.00	129.60		57.20	148.00		82.00	212.50
58	52.80	135.60		61.20	155.20		88.00	223.00
59	56.80	142.00		65.60	163.20		94.00	232.50
60	61.60	149.20		70.40	170.80		100.50	243.00
61	66.80	160.00		76.80	183.20		110.00	261.00
62	73.60	172.40		84.40	196.80		120.50	279.50
63	80.40	183.20		91.60	209.60		131.00	297.50
64	88.00	197.60		101.20	225.60		144.00	320.00
65	100.00	219.20		114.40	250.80		162.50	354.00
66	110.80	237.20		126.80	270.80		180.00	383.00
67	123.20	258.40		140.40	295.20		199.50	416.50
68	136.00	278.00		155.20	317.60		220.00	449.00
69	150.80	302.40		172.40	344.00		243.00	485.00
70	166.80	325.20		190.40	369.60		269.00	522.00
71	185.60	355.60		212.40	405.60		299.00	570.50
72	205.60	386.80		234.40	440.40		330.50	619.50
73	228.40	419.20		258.80	475.60		365.00	668.50
74	251.60	454.40		286.40	516.40		403.50	725.00
75	303.60	537.60		344.80	609.20		484.50	854.00
76	333.20	582.00		378.40	660.80		532.00	926.50
77	365.20	626.40		414.80	711.20		583.00	996.50
78	400.80	678.00		456.00	769.60		639.00	1076.00
79	439.20	728.80		499.20	825.20		700.00	1156.00
80	482.40	788.80		548.40	895.20		767.50	1250.00