



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

Rate Sheet

Basic Plan

3 Years
 Facility Monthly Benefit \$3,000
 Residential Care Facility \$2,800
 Home Monthly Benefit \$2,000
 Lifetime Maximum \$108,000
 Elimination Period 90 Days
 Home Care Level - Home and
 Community-Based Care
 Inflation Option = 5% Compound

Preferred Plan

4 Years
 \$3,000
 \$2,800
 \$2,000
 \$144,000
 90 Days
 Home and Community-
 Based Care
 5% Compound

Enhanced Plan

6 Years
 \$3,000
 \$3,500
 \$2,500
 \$216,000
 90 Days
 Home and Community-
 Based Care
 5% Compound

MONTHLY RATES								
Age	w/o inflation		w/inflation		w/o inflation		w/inflation	
18-30	\$	7.80	\$	23.70	\$	8.70	\$	27.00
31	\$	7.80	\$	24.00	\$	8.70	\$	27.90
32	\$	7.80	\$	24.60	\$	9.00	\$	28.50
33	\$	8.10	\$	25.20	\$	9.00	\$	29.10
34	\$	8.10	\$	25.80	\$	9.60	\$	30.30
35	\$	8.40	\$	26.70	\$	9.60	\$	30.60
36	\$	8.70	\$	27.60	\$	10.20	\$	31.50
37	\$	9.00	\$	28.20	\$	10.50	\$	32.70
38	\$	9.30	\$	29.10	\$	10.80	\$	33.60
39	\$	9.90	\$	30.30	\$	11.40	\$	34.80
40	\$	10.20	\$	30.90	\$	12.00	\$	35.40
41	\$	10.80	\$	31.80	\$	12.30	\$	36.60
42	\$	11.10	\$	33.00	\$	12.90	\$	37.50
43	\$	11.70	\$	33.90	\$	13.20	\$	38.70
44	\$	12.30	\$	34.80	\$	14.40	\$	40.20
45	\$	12.90	\$	36.30	\$	14.70	\$	41.40
46	\$	13.50	\$	37.20	\$	15.60	\$	42.60
47	\$	14.10	\$	38.10	\$	16.20	\$	43.80
48	\$	15.00	\$	39.30	\$	17.10	\$	45.00
49	\$	15.60	\$	40.50	\$	18.00	\$	46.80
50	\$	16.20	\$	41.40	\$	18.90	\$	48.00
51	\$	17.40	\$	43.20	\$	19.80	\$	49.20
52	\$	18.30	\$	44.70	\$	21.30	\$	51.00
53	\$	19.50	\$	45.90	\$	22.20	\$	52.80
54	\$	20.40	\$	47.40	\$	23.70	\$	54.90
55	\$	21.90	\$	49.50	\$	24.90	\$	57.00
56	\$	23.10	\$	51.60	\$	26.70	\$	59.10
57	\$	24.90	\$	54.30	\$	28.50	\$	61.80
58	\$	26.40	\$	56.70	\$	30.60	\$	64.80
59	\$	28.50	\$	59.10	\$	32.70	\$	68.10
60	\$	30.60	\$	62.10	\$	35.10	\$	71.10
61	\$	33.30	\$	66.60	\$	38.40	\$	76.50
62	\$	36.60	\$	71.70	\$	42.00	\$	81.90
63	\$	39.90	\$	76.20	\$	45.60	\$	87.30
64	\$	44.10	\$	82.20	\$	50.40	\$	93.60
65	\$	50.10	\$	91.50	\$	57.30	\$	104.40
66	\$	55.20	\$	98.70	\$	63.30	\$	113.10
67	\$	61.50	\$	107.70	\$	70.20	\$	123.00
68	\$	68.10	\$	116.10	\$	77.70	\$	132.30
69	\$	75.30	\$	126.00	\$	86.10	\$	143.40
70	\$	83.40	\$	135.60	\$	95.10	\$	154.20
71	\$	92.70	\$	148.20	\$	105.90	\$	168.90
72	\$	102.60	\$	161.10	\$	117.00	\$	183.30
73	\$	114.00	\$	174.60	\$	129.30	\$	198.00
74	\$	125.70	\$	189.30	\$	143.10	\$	215.10
75	\$	151.80	\$	223.80	\$	172.20	\$	253.80
76	\$	166.50	\$	242.70	\$	189.00	\$	275.40
77	\$	182.70	\$	261.00	\$	207.30	\$	296.10

78	\$	200.40	\$	282.60		\$	228.00	\$	320.70		\$	255.60	\$	358.50
79	\$	219.60	\$	303.60		\$	249.60	\$	344.10		\$	279.90	\$	385.20
80	\$	241.20	\$	328.50	Glendora Unified School District	\$	274.20	\$	369.30		\$	306.90	\$	416.70