



Bakersfield Elementary School District
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