

INITIAL RATES

BASE PLAN:	OPTIONS:	
FACILITY MONTHLY	\$1000 HOME CARE LEVEL	TOTAL
HOME MONTHLY	\$500 INFLATION PROTECTION	SIMPLE
FACILITY BEN DURATION	3 YEARS	
HOME BENEFIT	50%	
LIFETIME MAXIMUM	\$36,000	
ELIMINATION PERIOD	60 DAYS	
HOME CARE LEVEL	PROFESSIONAL	

MONTHLY RATES

INSURANCE		BASE PLAN WITH	BASE PLAN WITH	BASE PLAN WITH
AGE	BASE PLAN	TOTAL HOME CARE	SIMPLE INFLATION	TOTAL HOME CARE
		OPTION	OPTION	OPTION WITH SIMPLE
				INFLATION OPTION
18	3.50	4.80	6.40	8.30
19	3.50	4.80	6.40	8.30
20	3.50	4.80	6.40	8.30
21	3.50	4.80	6.40	8.30
22	3.50	4.80	6.40	8.30
23	3.50	4.80	6.40	8.30
24	3.50	4.80	6.40	8.30
25	3.50	4.80	6.40	8.30
26	3.50	4.80	6.40	8.30
27	3.50	4.80	6.40	8.30
28	3.50	4.80	6.40	8.30
29	3.50	4.80	6.40	8.30
30	3.50	4.80	6.40	8.30
31	3.60	4.90	6.40	8.70
32	3.80	5.30	6.80	9.20
33	3.90	5.30	7.00	9.50
34	4.20	5.70	7.30	10.00
35	4.40	6.00	7.70	10.70
36	4.60	6.50	8.20	11.40
37	4.70	6.50	8.30	11.70
38	4.90	7.00	8.70	12.40
39	5.20	7.40	9.40	13.10
40	5.50	7.80	9.50	13.70
41	5.90	8.30	10.10	14.70
42	6.20	8.80	10.80	15.60
43	6.50	9.40	11.30	16.50
44	6.90	10.00	12.10	17.60
45	7.30	10.50	12.50	18.60
46	7.70	11.30	13.30	19.60
47	8.20	12.00	14.00	20.90
48	8.60	12.70	14.80	22.20
49	9.10	13.50	15.50	23.30
50	9.90	14.60	16.40	25.00
51	10.50	15.60	17.60	26.70
52	11.20	16.80	18.60	28.50

53	12.00	17.90	19.80	30.30
54	12.90	19.40	20.90	32.50
55	13.80	20.80	21.80	34.50
56	15.00	22.50	23.90	37.30
57	16.50	24.70	26.10	40.70
58	18.10	26.90	28.50	43.90
59	19.80	29.30	30.80	47.50
60	21.70	31.90	33.50	51.10
61	23.80	34.70	36.70	55.60
62	26.30	38.10	40.00	60.30
63	28.90	41.60	43.70	65.40
64	31.70	45.40	47.70	70.70
65	36.40	51.20	54.20	79.60
66	39.50	55.30	58.20	84.80
67	43.30	59.90	63.30	91.40
68	47.20	64.90	68.00	97.40
69	51.60	70.30	73.70	104.90
70	56.60	76.40	79.30	112.10
71	70.10	86.50	97.60	125.60
72	79.70	96.70	110.10	139.10
73	89.60	106.90	122.50	152.10
74	99.70	117.00	134.00	163.80
75	109.90	127.10	146.80	176.70
76	121.60	138.30	159.60	189.30
77	134.70	150.90	174.50	203.70
78	149.20	164.80	191.20	220.00
79	165.10	179.70	210.20	238.00
80	180.70	195.70	227.00	256.20
81	197.50	212.80	244.90	275.30
82	216.10	231.90	264.00	295.60
83	236.90	253.20	287.60	320.80
84	257.90	275.00	308.90	343.70
85	286.40	303.90	340.60	377.70
86	314.90	333.10	371.70	410.90
87	343.30	362.10	399.40	440.60
88	371.80	391.20	429.10	472.40
89	400.30	420.40	461.90	507.40

INITIAL RATES

BASE PLAN:	OPTIONS:	
FACILITY MONTHLY HOME MONTHLY BENEFIT	\$1000 HOME CARE LEVEL	TOTAL SIMPLE
FACILITY BEN DURATION	\$500 INFLATION	
HOME BENEFIT	6 YEARS	
LIFETIME MAXIMUM	50%	
ELIMINATION PERIOD	\$72,000	
HOME CARE LEVEL	60 DAYS	
	PROFESSIONAL	

MONTHLY RATES

INSURANCE		BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION WITH SIMPLE INFLATION OPTION
AGE	BASE PLAN			
18	4.20	5.70	7.40	10.00
19	4.20	5.70	7.40	10.00
20	4.20	5.70	7.40	10.00
21	4.20	5.70	7.40	10.00
22	4.20	5.70	7.40	10.00
23	4.20	5.70	7.40	10.00
24	4.20	5.70	7.40	10.00
25	4.20	5.70	7.40	10.00
26	4.20	5.70	7.40	10.00
27	4.20	5.70	7.40	10.00
28	4.20	5.70	7.40	10.00
29	4.20	5.70	7.40	10.00
30	4.20	5.70	7.40	10.00
31	4.30	6.00	7.80	10.70
32	4.40	6.20	7.90	11.10
33	4.70	6.50	8.30	11.40
34	4.90	6.80	8.80	12.10
35	5.10	7.20	9.00	12.60
36	5.30	7.50	9.40	13.30
37	5.70	8.10	10.00	14.20
38	5.90	8.30	10.40	15.00
39	6.10	8.80	10.80	15.60
40	6.50	9.50	11.60	16.80
41	6.80	9.90	12.00	17.60
42	7.30	10.70	12.90	18.90
43	7.70	11.30	13.50	19.90
44	8.30	12.10	14.30	21.30
45	8.70	12.90	14.80	22.40
46	9.10	13.50	15.70	23.80
47	9.80	14.30	16.60	25.10
48	10.30	15.50	17.60	26.80
49	11.10	16.50	18.50	28.50
50	11.70	17.60	19.40	30.30
51	12.50	19.00	20.90	32.60
52	13.40	20.40	22.20	34.60

53	14.30	21.80	23.70	37.10
54	15.50	23.50	25.40	39.70
55	16.50	25.20	26.50	42.10
56	18.10	27.60	29.00	45.90
57	19.80	30.00	31.30	49.70
58	21.70	32.90	34.20	53.80
59	23.90	36.00	37.60	58.80
60	26.30	39.30	40.70	63.30
61	29.00	43.20	44.90	69.20
62	34.30	47.20	48.90	75.00
63	35.20	51.70	53.60	81.50
64	39.00	56.80	58.60	88.50
65	45.40	64.50	67.90	100.10
66	50.10	69.90	74.10	107.40
67	55.60	76.20	81.60	116.00
68	61.80	82.90	89.30	124.50
69	68.50	90.40	98.00	134.30
70	65.50	98.40	106.90	144.00
71	88.10	112.20	123.00	162.40
72	100.50	125.70	138.70	180.20
73	113.20	139.50	154.40	197.50
74	126.40	153.10	169.10	212.90
75	139.60	166.90	185.60	230.40
76	154.70	182.30	202.00	247.10
77	171.70	199.60	221.80	267.40
78	191.00	218.70	243.40	289.40
79	211.90	239.50	268.20	314.30
80	232.20	261.80	290.00	339.40
81	254.20	285.60	313.30	365.60
82	278.20	311.60	337.70	393.00
83	305.10	340.70	367.90	426.90
84	332.40	370.60	395.30	458.00
85	369.70	410.80	436.30	504.00
86	406.60	450.70	476.30	549.00
87	444.00	490.90	512.50	589.60
88	481.00	530.80	550.90	632.70
89	518.10	570.80	592.80	679.40