



University of Pittsburgh

BASE PLAN:		OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000	HOME CARE LEVEL	TOTAL
		INFLATION PROTECTION	SIMPLE UNCAPPED
FACILITY BEN DURATION	3 YEARS	HOME MONTHLY BENEFIT	\$500
		HOME BENEFIT	50%
LIFETIME MAXIMUM	\$36,000		
ELIMINATION PERIOD	90 DAYS		

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
18-30	3.20	6.80	7.50	14.90
31	3.20	7.00	7.50	15.40
32	3.20	7.00	7.70	15.60
33	3.30	7.20	7.80	15.80
34	3.30	7.80	8.20	16.90
35	3.50	7.80	8.30	17.10
36	3.50	8.00	8.40	17.60
37	3.90	8.60	8.90	18.50
38	4.00	8.80	9.30	19.10
39	4.10	9.50	9.60	20.10
40	4.50	10.10	10.00	20.80
41	4.60	10.40	10.30	21.80
42	4.70	10.70	10.70	22.70
43	5.10	11.60	11.30	23.70
44	5.20	12.00	11.70	24.80
45	5.80	12.90	12.60	26.10
46	5.90	13.40	13.10	27.20
47	6.40	14.30	13.90	28.50
48	6.70	15.10	14.60	30.20
49	7.20	15.90	15.50	31.40
50	7.40	16.70	16.00	32.90
51	8.10	17.60	17.30	34.80
52	8.70	19.20	18.50	37.00
53	9.30	20.10	19.40	38.60
54	10.00	21.20	20.50	40.30
55	10.80	22.90	21.80	42.50
56	11.80	24.60	23.40	44.90
57	12.70	26.30	24.80	47.60



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		INFLATION PROTECTION	SIMPLE UNCAPPED
FACILITY BEN DURATION	3 YEARS	HOME MONTHLY BENEFIT	\$500
		HOME BENEFIT	50%
LIFETIME MAXIMUM	\$36,000		
ELIMINATION PERIOD	90 DAYS		

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
58	13.90	28.50	26.60	50.50
59	15.20	30.40	28.60	53.50
60	16.70	33.00	30.60	56.70
61	18.40	36.40	33.00	60.90
62	20.40	39.90	36.00	65.80
63	22.90	43.80	39.40	71.20
64	25.40	48.30	42.70	76.70
65	29.50	55.10	47.80	84.70
66	32.90	60.80	51.80	91.30
67	36.80	67.10	56.80	98.80
68	41.00	73.40	61.90	106.80
69	45.70	80.80	67.60	115.10
70	50.90	88.40	73.80	123.80
71	57.00	97.60	81.00	135.00
72	63.30	108.00	88.50	146.80
73	70.50	118.40	97.20	159.20
74	78.20	130.10	106.10	172.30
75	94.70	155.60	126.90	204.10
76	104.30	169.20	137.70	219.10
77	114.80	184.80	149.60	236.50
78	126.30	200.10	162.70	253.70
79	139.00	218.60	177.10	274.00
80	153.30	237.00	192.60	293.90



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BASE PLAN:		OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000	HOME CARE LEVEL	TOTAL
		INFLATION PROTECTION	SIMPLE UNCAPPED
FACILITY BEN DURATION	6 YEARS	HOME MONTHLY BENEFIT	\$500
		HOME BENEFIT	50%
LIFETIME MAXIMUM	\$72,000		
ELIMINATION PERIOD	90 DAYS		

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
18-30	4.00	8.60	10.00	19.90
31	4.10	8.80	10.10	20.10
32	4.10	8.90	10.30	20.90
33	4.50	9.40	10.70	21.60
34	4.50	10.00	10.90	22.60
35	4.60	10.20	11.30	23.30
36	4.70	10.70	11.50	23.80
37	5.10	11.40	12.20	25.00
38	5.20	11.80	12.50	26.20
39	5.40	12.30	13.00	27.10
40	5.80	12.90	13.60	28.30
41	5.90	13.40	14.10	29.30
42	6.40	14.60	14.80	31.00
43	6.50	15.00	15.40	32.30
44	6.80	15.90	16.00	33.70
45	7.30	16.60	16.90	35.20
46	7.80	17.20	17.90	36.70
47	8.10	18.40	18.80	38.70
48	8.70	19.30	19.90	40.50
49	9.20	20.60	20.90	42.60
50	9.90	21.90	22.10	44.90
51	10.50	23.20	23.50	47.20
52	11.30	24.60	25.00	49.90
53	12.00	26.30	26.50	52.90
54	13.10	27.70	28.10	55.00
55	14.00	29.50	30.00	57.90
56	15.10	31.70	31.90	61.30
57	16.50	34.00	34.20	64.90



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FACILITY MONTHLY BENEFIT	\$1000	HOME CARE LEVEL	TOTAL
		INFLATION PROTECTION	SIMPLE UNCAPPED
FACILITY BEN DURATION	6 YEARS	HOME MONTHLY BENEFIT	\$500
		HOME BENEFIT	50%
LIFETIME MAXIMUM	\$72,000		
ELIMINATION PERIOD	90 DAYS		

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
58	17.90	36.40	36.60	68.60
59	19.40	39.30	39.10	73.00
60	20.90	41.90	41.50	76.70
61	23.50	46.30	45.70	83.50
62	26.20	50.90	49.70	90.20
63	29.00	55.90	53.90	97.30
64	32.20	61.10	58.60	104.30
65	37.40	69.60	65.80	115.80
66	41.40	76.50	71.50	125.40
67	46.40	84.50	78.40	135.70
68	51.50	92.00	85.60	146.50
69	56.90	100.50	93.10	157.40
70	63.60	110.30	102.00	170.30
71	70.80	121.60	111.70	185.50
72	78.70	134.30	122.30	201.40
73	87.40	146.80	134.30	218.90
74	96.90	161.40	146.80	236.80
75	117.00	192.40	175.20	279.70
76	128.80	208.50	190.50	300.40
77	141.80	227.70	207.50	324.60
78	155.80	246.80	225.60	349.10
79	171.20	269.20	245.30	376.90
80	188.30	291.40	267.00	404.70



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BASE PLAN:		OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000	HOME CARE LEVEL	TOTAL
		INFLATION PROTECTION	SIMPLE UNCAPPED
FACILITY BEN DURATION	UNLIMITED	HOME MONTHLY BENEFIT	\$500
		HOME BENEFIT	50%
LIFETIME MAXIMUM	UNLIMITED		
ELIMINATION PERIOD	90 DAYS		

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
18-30	5.20	11.00	14.20	27.80
31	5.20	11.10	14.30	28.50
32	5.40	11.90	14.80	29.70
33	5.40	12.00	15.00	30.30
34	5.80	12.70	15.60	31.50
35	5.90	13.20	15.90	32.70
36	6.00	13.50	16.20	33.40
37	6.40	14.60	17.00	35.30
38	6.50	15.00	17.50	36.40
39	6.80	15.30	18.00	37.30
40	7.20	16.50	18.90	39.50
41	7.40	16.80	19.70	40.80
42	7.80	17.90	20.40	42.80
43	8.10	18.40	21.30	44.20
44	8.60	19.40	22.40	46.10
45	9.10	20.60	23.70	48.70
46	9.70	21.80	24.90	51.00
47	10.10	22.50	26.00	53.10
48	10.80	24.10	27.70	56.10
49	11.40	25.60	29.10	59.00
50	12.40	26.90	31.10	61.80
51	13.20	28.70	32.80	65.20
52	14.00	30.30	34.80	68.80
53	15.10	32.30	37.10	72.60
54	16.00	34.20	39.20	76.30
55	17.20	36.40	41.50	79.20
56	18.60	39.00	44.40	84.10
57	20.00	41.50	47.50	89.20



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		INFLATION PROTECTION	SIMPLE UNCAPPED
FACILITY BEN DURATION	UNLIMITED	HOME MONTHLY BENEFIT	\$500
		HOME BENEFIT	50%
LIFETIME MAXIMUM	UNLIMITED		
ELIMINATION PERIOD	90 DAYS		

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
58	21.90	44.50	51.10	94.40
59	23.60	47.60	54.40	100.10
60	26.00	51.50	58.50	106.60
61	28.80	56.70	63.80	115.20
62	31.90	61.80	69.20	124.10
63	35.40	67.70	75.50	134.10
64	39.00	74.10	81.70	144.00
65	45.10	84.30	91.50	159.80
66	50.30	93.10	100.10	173.70
67	56.00	102.10	109.20	186.90
68	62.50	111.80	119.50	202.70
69	69.30	122.00	130.20	217.70
70	76.80	133.80	141.90	235.20
71	85.70	147.20	155.40	256.00
72	95.10	161.80	169.60	276.20
73	105.00	176.60	185.10	299.60
74	116.20	193.80	201.80	323.40
75	139.90	230.00	240.20	380.50
76	154.50	250.40	261.30	409.50
77	169.90	273.40	284.20	442.20
78	186.30	295.20	308.50	474.30
79	204.50	321.40	335.10	511.10
80	224.50	347.70	363.70	547.80