



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	10.40	31.60		11.60	36.00		16.50	52.50
31.00	10.40	32.00		11.60	37.20		17.00	54.00
32.00	10.40	32.80		12.00	38.00		17.50	55.00
33.00	10.80	33.60		12.00	38.80		18.00	57.00
34.00	10.80	34.40		12.80	40.40		18.00	58.00
35.00	11.20	35.60		12.80	40.80		19.00	60.00
36.00	11.60	36.80		13.60	42.00		19.50	61.00
37.00	12.00	37.60		14.00	43.60		20.50	63.00
38.00	12.40	38.80		14.40	44.80		21.00	65.00
39.00	13.20	40.40		15.20	46.40		22.00	66.50
40.00	13.60	41.20		16.00	47.20		23.00	68.50
41.00	14.40	42.40		16.40	48.80		23.50	70.00
42.00	14.80	44.00		17.20	50.00		25.00	73.00
43.00	15.60	45.20		17.60	51.60		26.00	75.00
44.00	16.40	46.40		19.20	53.60		27.50	77.50
45.00	17.20	48.40		19.60	55.20		29.00	80.00
46.00	18.00	49.60		20.80	56.80		30.50	82.50
47.00	18.80	50.80		21.60	58.40		31.50	84.50
48.00	20.00	52.40		22.80	60.00		33.50	87.00
49.00	20.80	54.00		24.00	62.40		34.50	89.50
50.00	21.60	55.20		25.20	64.00		36.50	91.50
51.00	23.20	57.60		26.40	65.60		38.00	95.00
52.00	24.40	59.60		28.40	68.00		40.50	98.00
53.00	26.00	61.20		29.60	70.40		43.00	101.00
54.00	27.20	63.20		31.60	73.20		45.50	105.00
55.00	29.20	66.00		33.20	76.00		48.00	109.00
56.00	30.80	68.80		35.60	78.80		51.00	113.00
57.00	33.20	72.40		38.00	82.40		54.50	118.00
58.00	35.20	75.60		40.80	86.40		58.50	124.00
59.00	38.00	78.80		43.60	90.80		62.50	129.00
60.00	40.80	82.80		46.80	94.80		67.00	135.00
61.00	44.40	88.80		51.20	102.00		73.00	145.00
62.00	48.80	95.60		56.00	109.20		80.00	155.50
63.00	53.20	101.60		60.80	116.40		87.50	165.50
64.00	58.80	109.60		67.20	124.80		95.50	177.50
65.00	66.80	122.00		76.40	139.20		108.00	197.00
66.00	73.60	131.60		84.40	150.80		120.00	213.00
67.00	82.00	143.60		93.60	164.00		133.00	231.50
68.00	90.80	154.80		103.60	176.40		146.50	249.50
69.00	100.40	168.00		114.80	191.20		162.00	269.00
70.00	111.20	180.80		126.80	205.60		179.00	290.00
71.00	123.60	197.60		141.20	225.20		199.00	316.50
72.00	136.80	214.80		156.00	244.40		220.00	344.00
73.00	152.00	232.80		172.40	264.00		243.00	371.50
74.00	167.60	252.40		190.80	286.80		268.50	402.50
75.00	202.40	298.40		229.60	338.40		323.00	474.50
76.00	222.00	323.60		252.00	367.20		354.50	514.50
77.00	243.60	348.00		276.40	394.80		388.50	553.50
78.00	267.20	376.80		304.00	427.60		426.00	597.50
79.00	292.80	404.80		332.80	458.80		466.50	642.00
80.00	321.60	438.00		365.60	497.20		511.50	694.50