



**RATE SHEET
CITY OF LONG BEACH**

<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Monthly Benefit	\$500
Facility Benefit Duration	3 Years	Home Benefit	50%
Lifetime Maximum	\$36,000	Home Care Level	Home and Community-Based Care
Elimination Period	60 Days	Inflation Protection	Compound Uncapped

This rate sheet shows the cost per \$1,000 of coverage

Calculate your Premium:

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Premium}$$

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Professional Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Professional Home Care Compound Inflation Option
18-30	4.00	6.60	51.00	72.80
31	4.00	6.60	51.90	73.80
32	4.00	6.60	52.80	74.80
33	4.30	6.90	53.50	75.50
34	4.30	6.90	54.40	76.50
35	4.60	7.30	55.80	78.10
36	4.60	7.50	56.70	79.30
37	4.70	7.60	57.70	80.60
38	5.00	8.10	58.60	81.70
39	5.30	8.60	59.60	83.00
40	5.60	8.90	60.50	84.20
41	6.00	9.40	62.00	86.10
42	6.10	9.60	63.00	87.40
43	6.40	10.10	63.90	88.50
44	6.70	10.60	64.90	89.80
45	7.30	11.40	65.80	91.00
46	7.50	11.70	67.20	91.70
47	8.10	12.30	68.50	92.60
48	8.70	13.00	69.90	93.30
49	9.10	13.40	71.20	94.10
50	9.70	14.20	72.60	94.80
51	10.50	15.10	73.90	95.60
52	11.30	16.00	75.20	96.40
53	12.00	16.70	75.90	96.20
54	12.70	17.50	77.20	97.00
55	13.90	18.80	78.60	97.80
56	15.00	19.90	83.80	102.70
57	16.20	21.20	88.60	106.80
58	17.60	22.60	94.00	111.80
59	19.10	24.00	98.70	115.90



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This rate sheet shows the cost per \$1,000 of coverage

Calculate your Premium:

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{X} \div \$1,000 = \text{Your Premium}$$

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Professional Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Professional Home Care Compound Inflation Option
60	20.70	25.60	103.10	119.70
61	22.70	27.60	107.60	123.70
62	25.20	30.20	112.10	127.60
63	27.60	32.60	116.40	131.40
64	30.40	35.40	120.80	135.30
65	35.30	40.20	125.80	139.90
66	39.30	44.50	136.70	151.00
67	44.10	49.60	149.70	164.70
68	49.00	54.70	161.90	177.40
69	54.60	60.70	176.70	192.80
70	60.40	66.60	188.80	205.20
71	67.30	73.90	207.50	224.50
72	75.00	81.90	226.20	244.10
73	83.60	90.90	245.90	264.50
74	92.80	100.30	267.70	286.50
75	112.30	121.10	316.70	338.50
76	123.60	132.70	344.80	367.30
77	136.20	145.60	372.10	394.80
78	149.90	159.70	403.80	427.40
79	164.90	175.30	434.70	459.30
80	181.90	192.50	472.40	497.40
81	200.90	212.10	514.10	540.10
82	223.40	235.10	563.40	590.80
83	247.10	259.60	613.90	642.80
84	272.80	286.10	667.10	697.00