



RATE SHEET
For Connecticut Residents
**ICSVVEBA (Imperial County Schools Of Voluntary Employees
 Benefits Association)**

<i>Base Plan</i>		<i>Options</i>	
Facility Monthly Benefit	\$1,000	Home Monthly Benefit	\$500
Facility Benefit Duration	3 Years	Home Benefit	50%
Lifetime Maximum	\$36,000	Home Care Level	Total
Elimination Period	90 Days	Inflation Protection	Simple Capped

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	Total Home Care Option	Base Plan With Simple Inflation Option	Base Plan With Simple Inflation Total Home Care Option
18-30	2.20	5.20	7.20	16.00
31	2.40	5.40	7.70	16.80
32	2.50	5.40	8.00	17.30
33	2.70	6.20	8.40	18.30
34	2.90	6.60	8.80	19.20
35	2.90	6.60	9.10	19.70
36	3.10	7.40	9.70	21.50
37	3.40	7.80	10.20	22.30
38	3.70	8.60	10.70	23.60
39	4.00	9.00	11.40	24.90
40	4.10	9.50	12.00	26.10
41	4.40	10.00	12.60	27.30
42	4.70	10.60	13.40	29.00
43	4.90	11.40	14.20	30.90
44	5.40	12.40	15.00	32.40
45	5.60	13.10	15.90	34.60
46	6.20	14.20	17.00	36.60
47	6.60	15.20	18.10	38.70
48	7.20	16.60	19.20	41.30
49	7.70	17.50	20.50	43.40
50	8.20	18.90	21.70	46.10
51	9.00	20.50	23.30	49.10
52	9.80	22.40	25.10	52.60
53	10.50	23.90	26.70	55.50
54	11.70	26.20	28.90	59.50
55	12.50	28.20	30.70	63.10
56	14.10	31.30	33.60	68.40
57	15.70	35.10	36.60	74.40
58	17.30	38.50	39.50	79.90
59	19.50	42.70	43.20	86.20



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Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Total Home Care Option	Base Plan With Simple Inflation Option	Base Plan With Simple Inflation Total Home Care Option
60	21.60	47.20	46.80	92.90
61	24.40	53.00	51.10	100.90
62	27.50	59.00	55.80	109.20
63	31.00	65.30	60.80	117.50
64	35.00	72.90	66.20	127.10
65	41.10	85.30	74.30	142.30
66	46.00	93.50	80.30	151.70
67	51.40	103.20	86.70	162.60
68	57.50	113.50	94.10	174.20
69	64.20	125.50	102.00	187.60
70	71.60	137.00	110.60	200.20
71	84.00	158.40	125.10	223.70
72	96.10	179.10	139.70	247.70
73	108.30	199.10	154.00	270.20
74	120.70	217.80	168.70	291.40
75	133.10	238.30	183.40	314.00
76	147.30	258.50	199.20	336.10
77	163.40	282.50	217.10	361.50
78	181.50	309.60	237.20	390.70
79	200.60	339.40	258.20	421.90
80	221.60	369.20	281.00	453.60
81	244.70	401.90	305.90	488.00
82	270.00	436.50	332.90	523.50
83	298.50	479.30	363.50	568.30
84	327.00	516.80	394.30	608.00
85	366.30	574.60	435.90	668.50
86	405.30	630.50	477.50	726.80
87	444.30	680.10	519.10	778.80
88	483.30	733.80	560.60	835.20
89	522.30	793.30	602.30	897.00