

**OEBB Policy # 148198-001**  
**Long-Term Care Rates (per \$1,000 of benefit)**  
**Employer-Paid Member Rates**

Without Qualified Partnership Program						
ER Paid Rates				w/ TOTAL HOME CARE		
	Age	3 YEARS	6 YEARS	LIFETIME	3 YEARS	6 YEARS
18 - 30	\$1.90	\$2.50	\$3.70	\$3.10	\$4.00	\$5.90
31	\$2.00	\$2.60	\$3.80	\$3.20	\$4.20	\$6.00
32	\$2.10	\$2.70	\$3.90	\$3.40	\$4.40	\$6.20
33	\$2.20	\$2.90	\$4.00	\$3.50	\$4.60	\$6.30
34	\$2.30	\$3.00	\$4.10	\$3.70	\$4.80	\$6.50
35	\$2.50	\$3.20	\$4.20	\$3.90	\$5.00	\$6.70
36	\$2.60	\$3.30	\$4.40	\$4.10	\$5.30	\$7.00
37	\$2.70	\$3.50	\$4.50	\$4.30	\$5.50	\$7.20
38	\$2.90	\$3.70	\$4.70	\$4.50	\$5.80	\$7.50
39	\$3.00	\$3.90	\$4.90	\$4.80	\$6.10	\$7.80
40	\$3.20	\$4.10	\$5.10	\$5.00	\$6.40	\$8.10
41	\$3.50	\$4.50	\$5.50	\$5.60	\$7.10	\$8.80
42	\$3.60	\$4.60	\$5.70	\$5.80	\$7.40	\$9.10
43	\$3.80	\$4.80	\$5.90	\$6.00	\$7.60	\$9.40
44	\$4.00	\$5.00	\$6.10	\$6.30	\$7.90	\$9.80
45	\$4.10	\$5.20	\$6.40	\$6.60	\$8.30	\$10.10
46	\$4.30	\$5.40	\$6.60	\$6.90	\$8.70	\$10.50
47	\$4.50	\$5.70	\$6.90	\$7.20	\$9.00	\$10.90
48	\$4.80	\$6.00	\$7.30	\$7.70	\$9.60	\$11.60
49	\$5.20	\$6.40	\$7.70	\$8.20	\$10.20	\$12.30
50	\$5.50	\$6.90	\$8.20	\$8.80	\$10.90	\$13.10
51	\$6.30	\$7.90	\$9.40	\$10.10	\$12.50	\$15.00
52	\$6.80	\$8.50	\$10.20	\$10.90	\$13.50	\$16.20
53	\$7.20	\$9.00	\$10.90	\$11.50	\$14.40	\$17.30
54	\$7.70	\$9.60	\$11.60	\$12.20	\$15.30	\$18.40
55	\$8.20	\$10.30	\$12.40	\$13.10	\$16.30	\$19.70
56	\$8.70	\$10.90	\$13.20	\$13.90	\$17.40	\$21.10
57	\$9.30	\$11.70	\$14.10	\$14.80	\$18.50	\$22.40
58	\$10.00	\$12.60	\$15.20	\$15.90	\$20.00	\$24.20
59	\$10.80	\$13.60	\$16.50	\$17.20	\$21.70	\$26.30
60	\$11.80	\$14.80	\$18.00	\$18.70	\$23.60	\$28.60
61	\$13.60	\$17.00	\$20.80	\$21.60	\$27.10	\$33.00
62	\$14.80	\$18.60	\$22.70	\$23.50	\$29.50	\$36.20
63	\$15.90	\$20.00	\$24.60	\$25.30	\$31.80	\$39.10
64	\$17.10	\$21.50	\$26.60	\$27.20	\$34.20	\$42.20
65	\$19.90	\$25.00	\$31.10	\$31.70	\$39.80	\$49.50
66	\$21.40	\$26.70	\$33.40	\$34.00	\$42.50	\$53.20
67	\$23.70	\$29.70	\$37.20	\$37.70	\$47.20	\$59.20
68	\$25.70	\$32.10	\$40.50	\$40.90	\$51.10	\$64.30
69	\$27.80	\$34.70	\$43.80	\$44.20	\$55.20	\$69.70
70	\$30.20	\$37.70	\$47.70	\$48.10	\$59.90	\$75.90
71	\$33.20	\$41.40	\$52.30	\$52.80	\$65.80	\$83.10
72	\$36.80	\$45.80	\$57.80	\$58.50	\$72.90	\$92.00
73	\$40.70	\$50.60	\$63.80	\$64.70	\$80.50	\$101.40
74	\$45.00	\$56.00	\$70.30	\$71.60	\$89.00	\$111.90
75	\$50.90	\$63.20	\$79.80	\$81.00	\$100.50	\$127.00
76	\$57.00	\$70.60	\$89.10	\$90.60	\$112.40	\$141.70
77	\$64.10	\$79.50	\$100.10	\$102.00	\$126.40	\$159.20
78	\$70.90	\$87.80	\$110.30	\$112.80	\$139.60	\$175.40
79	\$78.50	\$97.10	\$121.80	\$124.80	\$154.50	\$193.70
80	\$86.40	\$106.80	\$133.50	\$137.40	\$169.90	\$212.40
81	\$95.20	\$117.80	\$146.80	\$151.50	\$187.30	\$233.50
82	\$105.20	\$129.80	\$161.10	\$167.30	\$206.50	\$256.30
83	\$116.30	\$143.10	\$176.70	\$185.00	\$227.70	\$281.00
84	\$127.80	\$157.10	\$192.90	\$203.30	\$249.90	\$306.80
85	\$141.20	\$173.10	\$211.10	\$224.60	\$275.30	\$335.70
86	\$154.10	\$190.20	\$231.80	\$245.10	\$302.60	\$368.70
87	\$166.40	\$207.00	\$252.20	\$264.60	\$329.30	\$401.10
88	\$179.80	\$226.00	\$275.10	\$286.00	\$359.40	\$437.50
89	\$194.20	\$246.80	\$300.20	\$308.90	\$392.60	\$477.50
90	\$209.70	\$269.50	\$327.60	\$333.50	\$428.70	\$521.10
91	\$223.60	\$289.90	\$351.50	\$355.70	\$461.10	\$559.00
92	\$237.00	\$308.20	\$372.60	\$377.00	\$490.20	\$592.70
93	\$248.10	\$321.10	\$386.70	\$394.60	\$510.70	\$615.00
94	\$258.10	\$330.40	\$397.30	\$410.50	\$525.60	\$631.80
95	\$265.10	\$333.70	\$401.20	\$421.60	\$530.80	\$638.20
96	\$279.30	\$351.70	\$422.00	\$444.20	\$559.40	\$671.20
97	\$291.10	\$366.40	\$440.00	\$463.00	\$582.80	\$699.80
98	\$299.60	\$376.00	\$451.70	\$476.50	\$598.00	\$718.40
99	\$308.70	\$385.60	\$463.50	\$490.90	\$613.30	\$737.20
100	\$318.70	\$395.20	\$475.50	\$506.90	\$628.60	\$756.30

Without Qualified Partnership Program						
ER Paid Rates	w/ 5% SIMPLE INFLATION			w/ TOTAL HOME CARE w/ 5% SIMPLE INFLATION		
	Age	3 YEARS	6 YEARS	LIFETIME	3 YEARS	6 YEARS
18 - 30	\$4.80	\$6.80	\$8.50	\$7.40	\$10.50	\$13.10
31	\$5.00	\$7.10	\$8.90	\$7.80	\$11.00	\$13.80
32	\$5.30	\$7.50	\$9.30	\$8.20	\$11.60	\$14.40
33	\$5.60	\$7.90	\$9.80	\$8.60	\$12.20	\$15.20
34	\$5.90	\$8.30	\$10.30	\$9.10	\$12.80	\$15.90
35	\$6.20	\$8.70	\$10.80	\$9.50	\$13.40	\$16.70
36	\$6.50	\$9.10	\$11.40	\$10.00	\$14.10	\$17.60
37	\$6.80	\$9.60	\$11.90	\$10.50	\$14.80	\$18.50
38	\$7.20	\$10.10	\$12.50	\$11.10	\$15.60	\$19.40
39	\$7.60	\$10.60	\$13.20	\$11.70	\$16.40	\$20.40
40	\$8.00	\$11.20	\$13.90	\$12.30	\$17.20	\$21.40
41	\$8.80	\$12.30	\$15.20	\$13.60	\$19.00	\$23.50
42	\$9.20	\$12.70	\$15.70	\$14.10	\$19.60	\$24.30
43	\$9.50	\$13.10	\$16.30	\$14.70	\$20.30	\$25.10
44	\$10.00	\$13.60	\$16.90	\$15.40	\$21.10	\$26.00
45	\$10.40	\$14.20	\$17.50	\$16.10	\$21.90	\$27.00
46	\$10.80	\$14.70	\$18.10	\$16.80	\$22.70	\$28.00
47	\$11.20	\$15.20	\$18.70	\$17.40	\$23.50	\$28.90
48	\$12.00	\$16.10	\$19.80	\$18.50	\$24.90	\$30.60
49	\$12.80	\$17.10	\$21.00	\$19.80	\$26.40	\$32.40
50	\$13.60	\$18.20	\$22.30	\$21.10	\$28.10	\$34.40
51	\$15.50	\$20.50	\$25.10	\$24.00	\$31.70	\$38.80
52	\$16.60	\$21.90	\$26.80	\$25.70	\$33.80	\$41.40
53	\$17.50	\$22.90	\$28.00	\$27.00	\$35.30	\$43.20
54	\$18.40	\$23.90	\$29.20	\$28.40	\$36.90	\$45.20
55	\$19.40	\$25.10	\$30.70	\$30.00	\$38.80	\$47.40
56	\$20.40	\$26.30	\$32.10	\$31.50	\$40.60	\$49.60
57	\$21.40	\$27.40	\$33.50	\$33.10	\$42.40	\$51.80
58	\$22.80	\$29.10	\$35.50	\$35.30	\$44.90	\$54.90
59	\$24.40	\$30.90	\$37.70	\$37.80	\$47.80	\$58.30
60	\$26.20	\$33.00	\$40.30	\$40.50	\$51.00	\$62.20
61	\$29.70	\$37.70	\$45.90	\$45.90	\$58.20	\$71.00
62	\$31.90	\$40.60	\$49.60	\$49.30	\$62.80	\$76.70
63	\$33.80	\$43.20	\$52.80	\$52.20	\$66.80	\$81.60
64	\$35.60	\$45.90	\$56.10	\$55.10	\$70.90	\$86.60
65	\$40.00	\$51.70	\$63.60	\$61.70	\$79.80	\$98.20
66	\$42.10	\$54.70	\$67.30	\$65.10	\$84.50	\$104.10
67	\$46.00	\$60.00	\$74.00	\$71.10	\$92.70	\$114.30
68	\$49.10	\$64.30	\$79.30	\$75.90	\$99.30	\$122.50
69	\$52.20	\$68.60	\$84.60	\$80.70	\$106.00	\$130.80
70	\$55.80	\$73.60	\$90.90	\$86.20	\$113.70	\$140.40
71	\$60.20	\$79.20	\$97.80	\$93.00	\$122.50	\$151.10
72	\$65.60	\$86.20	\$106.30	\$101.30	\$133.20	\$164.30
73	\$71.10	\$93.40	\$115.00	\$109.90	\$144.40	\$177.80
74	\$77.30	\$101.30	\$124.60	\$119.40	\$156.50	\$192.50
75	\$83.20	\$109.00	\$134.90	\$128.60	\$168.40	\$208.40
76	\$91.40	\$119.50	\$147.80	\$141.20	\$184.70	\$228.40
77	\$101.00	\$131.90	\$162.90	\$156.10	\$203.90	\$251.70
78	\$109.60	\$142.90	\$176.10	\$169.40	\$220.80	\$272.20
79	\$118.90	\$154.80	\$190.60	\$183.80	\$239.30	\$294.60
80	\$128.30	\$166.80	\$204.90	\$198.20	\$257.70	\$316.70
81	\$139.10	\$180.60	\$221.40	\$215.00	\$279.10	\$342.20
82	\$151.00	\$195.50	\$238.80	\$233.40	\$302.10	\$369.00
83	\$164.20	\$211.70	\$257.30	\$253.80	\$327.10	\$397.60
84	\$177.50	\$228.10	\$276.00	\$274.40	\$352.50	\$426.50
85	\$192.20	\$245.70	\$295.50	\$297.00	\$379.80	\$456.70
86	\$207.50	\$267.10	\$321.00	\$320.60	\$412.80	\$496.10
87	\$221.60	\$287.60	\$345.60	\$342.60	\$444.50	\$534.10
88	\$237.10	\$310.70	\$373.10	\$366.50	\$480.20	\$576.60
89	\$253.50	\$335.60	\$402.70	\$391.80	\$518.70	\$622.30
90	\$270.20	\$361.80	\$433.50	\$417.60	\$559.10	\$670.00
91	\$284.90	\$385.00	\$459.90	\$440.30	\$595.00	\$710.70
92	\$298.60	\$405.00	\$479.60	\$461.50	\$625.90	\$741.30
93	\$309.30	\$417.30	\$487.60	\$478.00	\$644.90	\$753.50
94	\$318.80	\$424.80	\$492.50	\$492.60	\$656.60	\$761.10
95	\$324.80	\$429.10	\$497.40	\$502.00	\$663.10	\$768.70
96	\$339.80	\$444.90	\$508.70	\$525.20	\$687.60	\$786.10
97	\$352.00	\$460.50	\$525.80	\$544.10	\$711.70	\$812.60
98	\$360.70	\$470.00	\$536.80	\$557.40	\$726.30	\$829.70
99	\$369.90	\$479.20	\$547.80	\$571.70	\$740.50	\$846.60
100	\$379.90	\$487.80	\$558.40	\$587.20	\$753.90	\$863.00