

OEBB Policy # 148198-002
Long-Term Care Rates (per \$1,000 of benefit)
Employee-Paid Rates

Without Qualified Partnership Program				w/ TOTAL HOME CARE		
EE Paid Rates						
Age	3 YEARS	6 YEARS	LIFETIME	3 YEARS	6 YEARS	LIFETIME
18 - 30	\$2.40	\$3.10	\$4.60	\$3.90	\$5.00	\$7.30
31	\$2.50	\$3.30	\$4.70	\$4.00	\$5.20	\$7.50
32	\$2.70	\$3.40	\$4.80	\$4.20	\$5.50	\$7.70
33	\$2.80	\$3.60	\$5.00	\$4.40	\$5.70	\$7.90
34	\$2.90	\$3.80	\$5.10	\$4.70	\$6.00	\$8.20
35	\$3.10	\$3.90	\$5.30	\$4.90	\$6.30	\$8.40
36	\$3.20	\$4.10	\$5.50	\$5.10	\$6.60	\$8.70
37	\$3.40	\$4.40	\$5.70	\$5.40	\$6.90	\$9.00
38	\$3.60	\$4.60	\$5.90	\$5.70	\$7.30	\$9.30
39	\$3.80	\$4.80	\$6.10	\$6.00	\$7.70	\$9.70
40	\$4.00	\$5.10	\$6.30	\$6.30	\$8.10	\$10.10
41	\$4.10	\$5.20	\$6.50	\$6.60	\$8.30	\$10.40
42	\$4.30	\$5.40	\$6.70	\$6.80	\$8.70	\$10.70
43	\$4.50	\$5.70	\$7.00	\$7.10	\$9.00	\$11.10
44	\$4.70	\$5.90	\$7.20	\$7.40	\$9.30	\$11.50
45	\$4.90	\$6.10	\$7.50	\$7.80	\$9.80	\$11.90
46	\$5.10	\$6.40	\$7.80	\$8.10	\$10.20	\$12.40
47	\$5.30	\$6.70	\$8.10	\$8.50	\$10.60	\$12.80
48	\$5.70	\$7.10	\$8.50	\$9.00	\$11.30	\$13.60
49	\$6.10	\$7.60	\$9.10	\$9.70	\$12.00	\$14.50
50	\$6.50	\$8.10	\$9.70	\$10.30	\$12.90	\$15.40
51	\$7.00	\$8.70	\$10.50	\$11.20	\$13.90	\$16.70
52	\$7.60	\$9.50	\$11.30	\$12.10	\$15.00	\$18.00
53	\$8.00	\$10.00	\$12.10	\$12.80	\$16.00	\$19.20
54	\$8.50	\$10.70	\$12.80	\$13.60	\$17.00	\$20.40
55	\$9.10	\$11.40	\$13.80	\$14.50	\$18.20	\$21.90
56	\$9.70	\$12.20	\$14.70	\$15.40	\$19.40	\$23.40
57	\$10.30	\$13.00	\$15.70	\$16.40	\$20.60	\$24.90
58	\$11.10	\$14.00	\$16.90	\$17.70	\$22.20	\$26.90
59	\$12.00	\$15.10	\$18.40	\$19.20	\$24.10	\$29.20
60	\$13.10	\$16.50	\$20.00	\$20.80	\$26.20	\$31.80
61	\$14.30	\$17.90	\$21.90	\$22.70	\$28.50	\$34.80
62	\$15.50	\$19.50	\$23.90	\$24.70	\$31.10	\$38.10
63	\$16.80	\$21.10	\$25.90	\$26.70	\$33.50	\$41.20
64	\$18.00	\$22.60	\$28.00	\$28.70	\$36.00	\$44.50
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						
EE Paid Rates	w/ 5% SIMPLE INFLATION			w/ TOTAL HOME CARE		
				w/ 5% SIMPLE INFLATION		
Age	3 YEARS	6 YEARS	LIFETIME	3 YEARS	6 YEARS	LIFETIME
18 - 30	\$6.00	\$8.50	\$10.60	\$9.30	\$13.10	\$16.40
31	\$6.30	\$8.90	\$11.10	\$9.70	\$13.80	\$17.20
32	\$6.60	\$9.40	\$11.70	\$10.20	\$14.50	\$18.00
33	\$7.00	\$9.80	\$12.30	\$10.80	\$15.20	\$19.00
34	\$7.30	\$10.30	\$12.90	\$11.30	\$16.00	\$19.90
35	\$7.70	\$10.90	\$13.50	\$11.90	\$16.80	\$20.90
36	\$8.10	\$11.40	\$14.20	\$12.50	\$17.60	\$22.00
37	\$8.50	\$12.00	\$14.90	\$13.20	\$18.50	\$23.10
38	\$9.00	\$12.60	\$15.70	\$13.90	\$19.50	\$24.20
39	\$9.50	\$13.30	\$16.50	\$14.60	\$20.50	\$25.50
40	\$10.00	\$13.90	\$17.30	\$15.40	\$21.60	\$26.80
41	\$10.40	\$14.40	\$17.90	\$16.00	\$22.30	\$27.70
42	\$10.80	\$14.90	\$18.50	\$16.60	\$23.10	\$28.60
43	\$11.20	\$15.50	\$19.10	\$17.30	\$23.90	\$29.60
44	\$11.70	\$16.00	\$19.80	\$18.10	\$24.80	\$30.70
45	\$12.20	\$16.70	\$20.60	\$18.90	\$25.80	\$31.80
46	\$12.80	\$17.30	\$21.30	\$19.70	\$26.70	\$33.00
47	\$13.20	\$17.90	\$22.00	\$20.40	\$27.60	\$34.00
48	\$14.10	\$18.90	\$23.30	\$21.80	\$29.20	\$36.00
49	\$15.00	\$20.10	\$24.70	\$23.20	\$31.10	\$38.20
50	\$16.10	\$21.40	\$26.20	\$24.80	\$33.00	\$40.50
51	\$17.20	\$22.80	\$27.90	\$26.60	\$35.20	\$43.20
52	\$18.50	\$24.30	\$29.80	\$28.60	\$37.60	\$46.00
53	\$19.40	\$25.40	\$31.10	\$30.00	\$39.20	\$48.00
54	\$20.40	\$26.50	\$32.50	\$31.60	\$41.00	\$50.20
55	\$21.50	\$27.90	\$34.10	\$33.30	\$43.10	\$52.70
56	\$22.70	\$29.20	\$35.70	\$35.10	\$45.10	\$55.10
57	\$23.80	\$30.50	\$37.30	\$36.80	\$47.10	\$57.60
58	\$25.40	\$32.30	\$39.40	\$39.20	\$49.90	\$61.00
59	\$27.10	\$34.40	\$41.90	\$42.00	\$53.10	\$64.80
60	\$29.10	\$36.70	\$44.70	\$45.00	\$56.70	\$69.10
61	\$31.30	\$39.70	\$48.40	\$48.40	\$61.30	\$74.70
62	\$33.60	\$42.80	\$52.20	\$51.90	\$66.10	\$80.70
63	\$35.60	\$45.50	\$55.60	\$54.90	\$70.30	\$85.90
64	\$37.50	\$48.30	\$59.00	\$58.00	\$74.60	\$91.20
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