



**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	18.80	324.00		21.20	369.60		30.50	535.00
31	18.80	328.40		21.20	374.40		31.00	542.50
32	18.80	332.80		22.00	378.80		31.50	551.00
33	19.20	336.40		22.00	383.20		32.50	558.50
34	19.60	340.80		23.60	387.60		33.50	566.50
35	20.40	344.80		23.60	392.40		34.50	574.50
36	21.20	350.40		24.40	398.40		35.50	582.00
37	21.60	355.60		25.60	404.80		37.00	590.50
38	22.80	361.20		26.40	410.80		38.50	599.00
39	24.00	366.40		27.60	416.80		39.50	607.50
40	24.80	372.00		28.80	423.20		41.50	615.50
41	25.60	376.80		30.00	429.60		42.50	623.50
42	27.20	382.40		30.80	435.60		45.00	631.50
43	28.00	387.60		32.40	441.20		47.00	640.00
44	29.60	393.20		34.40	448.00		49.50	648.50
45	31.20	398.40		35.60	454.00		52.50	656.50
46	32.40	401.60		37.20	458.00		55.00	662.00
47	34.00	405.20		38.80	462.40		57.50	667.00
48	35.60	408.00		40.80	466.00		60.50	672.00
49	37.20	411.20		43.60	470.40		62.00	677.50
50	39.20	414.80		45.60	474.40		66.00	683.00
51	42.00	418.40		47.60	478.80		68.50	688.50
52	44.00	421.60		50.80	482.80		73.00	693.50
53	46.80	424.40		54.00	486.80		77.00	698.50
54	48.80	428.00		56.80	490.80		81.50	704.00
55	52.40	431.20		60.40	495.20		87.00	709.50
56	55.20	453.20		64.40	519.60		92.00	743.50
57	60.00	475.60		68.40	544.80		98.50	777.50
58	63.60	497.60		73.60	570.40		105.50	813.00
59	68.40	520.80		78.80	596.00		112.50	848.50
60	74.00	543.20		84.40	621.60		120.50	884.00
61	80.40	567.20		92.00	648.40		132.00	920.50
62	88.40	590.80		101.20	674.40		144.50	957.50
63	96.40	613.60		110.00	701.20		157.50	994.00
64	106.00	638.00		121.20	728.40		172.50	1,032.00
65	120.00	660.00		137.20	752.80		195.00	1,065.00
66	133.20	712.00		152.40	815.20		216.00	1,150.50
67	148.00	776.80		168.80	886.00		239.50	1,253.00
68	163.20	836.00		186.40	953.20		264.00	1,348.00
69	180.80	909.20		206.80	1,033.60		291.50	1,457.00
70	200.40	977.20		228.40	1,110.40		323.00	1,566.50
71	222.40	1,069.60		254.80	1,217.60		358.50	1,712.50
72	246.80	1,162.00		281.20	1,322.40		396.50	1,861.00
73	274.00	1,260.00		310.80	1,426.40		438.00	2,008.00
74	302.00	1,364.80		343.60	1,550.80		484.00	2,176.50
75	364.40	1,613.20		413.60	1,830.40		581.50	2,567.00
76	399.60	1,750.40		454.40	1,984.00		638.50	2,781.00
77	438.40	1,880.80		497.60	2,135.20		699.50	2,991.50
78	481.20	2,036.00		547.20	2,311.60		767.00	3,231.50
79	527.20	2,188.80		599.20	2,480.40		840.00	3,472.50
80	579.20	2,369.60		658.00	2,688.00		921.00	3,754.50