



**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	22.00	245.60		24.80	280.00		35.50	405.00
31	22.00	248.80		25.60	283.20		37.00	411.00
32	22.00	252.00		26.00	286.40		37.50	417.00
33	23.20	254.80		26.00	290.40		39.00	423.00
34	23.60	258.00		27.60	293.60		39.50	429.00
35	24.40	261.20		27.60	297.20		41.50	435.00
36	24.80	264.80		29.20	302.00		42.00	441.50
37	25.60	269.20		30.40	306.80		44.00	447.50
38	27.20	273.20		31.60	310.80		45.50	453.50
39	28.80	277.60		32.40	316.00		47.50	460.00
40	29.60	281.20		34.00	320.80		49.50	466.50
41	31.20	285.20		35.60	325.60		51.00	473.00
42	32.00	289.20		37.20	330.40		54.00	479.00
43	33.60	293.20		38.40	334.40		56.50	485.00
44	35.20	297.60		41.20	339.20		59.00	491.50
45	37.60	301.20		42.80	344.00		62.50	497.50
46	38.80	303.60		45.20	347.20		65.50	501.50
47	40.80	306.40		46.80	350.40		68.00	506.00
48	42.80	309.20		48.80	353.20		72.50	509.50
49	44.40	311.60		52.00	356.40		74.50	513.50
50	46.80	314.00		54.80	359.20		79.00	517.50
51	50.00	316.80		56.80	362.40		82.50	521.50
52	52.80	319.20		60.80	365.60		87.50	525.00
53	56.00	321.60		64.40	368.40		92.50	529.00
54	58.40	324.40		68.00	371.60		98.00	533.50
55	62.80	326.80		71.60	374.40		104.50	537.50
56	66.40	343.20		76.80	393.20		110.50	563.00
57	71.60	360.00		81.60	412.00		117.50	589.00
58	76.00	377.20		87.60	431.20		126.00	616.00
59	82.00	394.80		94.40	450.80		135.00	642.50
60	88.00	411.60		100.80	470.00		144.50	669.50
61	96.00	429.20		110.40	490.80		158.00	698.00
62	106.00	447.20		121.20	510.40		172.50	725.00
63	115.60	465.20		132.00	530.80		189.00	753.50
64	126.40	483.60		145.20	551.20		207.00	781.50
65	144.00	500.00		164.80	570.00		233.50	807.50
66	159.20	540.00		182.00	617.20		259.00	871.50
67	177.20	588.80		202.80	671.20		287.00	949.50
68	195.60	634.00		223.60	722.00		317.00	1,021.50
69	216.80	689.20		248.00	782.80		350.00	1,103.50
70	240.40	740.80		273.60	840.40		387.00	1,187.00
71	266.80	810.40		305.20	922.00		430.00	1,297.50
72	295.60	881.20		337.60	1,002.00		475.50	1,409.50
73	328.00	954.80		372.80	1,080.80		525.00	1,521.50
74	362.00	1,034.00		412.40	1,175.60		580.50	1,649.00
75	436.80	1,222.00		495.60	1,387.20		697.00	1,945.00
76	478.80	1,325.60		544.80	1,502.80		766.00	2,107.00
77	525.60	1,424.80		597.20	1,617.20		839.50	2,266.00
78	576.40	1,542.40		656.40	1,750.80		920.00	2,448.00
79	632.80	1,657.60		718.40	1,879.20		1,008.00	2,631.00
80	694.80	1,795.60		789.60	2,036.80		1,104.50	2,844.00