United Teachers Los Angeles
UNUM - Long Term Care Insurance

Rate Sheet

Basic Plan	**Preferred Plan**	**Enhanced Plan**
3 Years	4 Years	6 Years
Facility Monthly Benefit $4,000	$4,000	$5,000
Residential Care Facility $2,800	$2,800	$3,500
Home Monthly Benefit $2,000	$2,000	$2,500
Lifetime Maximum $144,000	$192,000	$360,000
Elimination Period 90 Days	90 Days	90 Days
Home Care Level - Home and Community-Based Care	Home and Community-Based Care	Home and Community-Based Care
Inflation Option = 5% Compound	5% Compound	5% Compound

MONTHLY RATES

Age	w/o inflation	w/inflation	w/o inflation	w/inflation	w/o inflation	w/inflation
18-30	$ 37.60	$ 606.00	$ 42.00	$ 690.80	$ 61.00	$ 1,000.50
31	$ 37.60	$ 614.00	$ 43.20	$ 699.20	$ 63.00	$ 1,015.00
32	$ 37.60	$ 621.60	$ 44.80	$ 708.00	$ 64.00	$ 1,029.50
33	$ 39.20	$ 629.20	$ 44.80	$ 716.40	$ 66.00	$ 1,045.00
34	$ 40.00	$ 637.20	$ 46.80	$ 725.60	$ 67.00	$ 1,059.50
35	$ 41.20	$ 644.80	$ 46.80	$ 734.00	$ 70.00	$ 1,074.50
36	$ 42.00	$ 648.00	$ 49.20	$ 737.60	$ 72.00	$ 1,078.50
37	$ 43.60	$ 651.20	$ 52.00	$ 741.60	$ 74.50	$ 1,083.00
38	$ 46.00	$ 654.40	$ 53.20	$ 745.20	$ 78.00	$ 1,087.00
39	$ 48.80	$ 657.60	$ 55.60	$ 749.60	$ 81.00	$ 1,091.50
40	$ 50.40	$ 660.40	$ 58.00	$ 752.80	$ 83.50	$ 1,095.50
41	$ 52.40	$ 663.20	$ 60.40	$ 756.40	$ 87.00	$ 1,099.50
42	$ 54.80	$ 666.40	$ 62.80	$ 760.80	$ 91.50	$ 1,104.00
43	$ 56.80	$ 669.60	$ 65.20	$ 764.40	$ 95.50	$ 1,108.00
44	$ 59.60	$ 672.80	$ 70.00	$ 768.40	$ 100.50	$ 1,112.50
45	$ 63.60	$ 676.00	$ 72.40	$ 772.00	$ 106.50	$ 1,116.50
46	$ 66.00	$ 678.80	$ 76.00	$ 775.60	$ 111.50	$ 1,121.00
47	$ 68.80	$ 681.60	$ 79.20	$ 779.20	$ 116.00	$ 1,124.50
48	$ 72.80	$ 684.40	$ 83.20	$ 782.40	$ 123.00	$ 1,128.50
49	$ 75.60	$ 687.20	$ 88.40	$ 786.00	$ 126.50	$ 1,132.50
50	$ 79.60	$ 690.00	$ 92.80	$ 789.60	$ 133.50	$ 1,136.50
51	$ 84.80	$ 692.40	$ 96.80	$ 793.20	$ 140.00	$ 1,141.00
52	$ 89.60	$ 695.20	$ 104.00	$ 796.40	$ 148.50	$ 1,145.00
53	$ 95.20	$ 698.40	$ 109.60	$ 800.00	$ 157.50	$ 1,149.00
54	$ 99.60	$ 701.20	$ 115.20	$ 803.60	$ 166.00	$ 1,153.00
55	$ 106.40	$ 704.00	$ 122.40	$ 807.20	$ 176.50	$ 1,157.00
56	$ 112.80	$ 721.60	$ 130.80	$ 826.80	$ 187.50	$ 1,184.00
57	$ 121.60	$ 740.80	$ 138.40	$ 848.00	$ 200.50	$ 1,212.50
58	$ 129.60	$ 759.60	$ 149.20	$ 869.60	$ 214.50	$ 1,241.00
59	$ 138.80	$ 779.60	$ 160.40	$ 891.60	$ 229.50	$ 1,271.00
60	$ 150.00	$ 798.40	$ 171.20	$ 912.80	$ 245.50	$ 1,299.50
61	$ 162.80	$ 818.40	$ 187.20	$ 935.20	$ 269.00	$ 1,330.00
62	$ 179.60	$ 838.80	$ 206.00	$ 957.60	$ 294.00	$ 1,360.50
63	$ 195.60	$ 858.80	$ 224.00	$ 980.80	$ 321.00	$ 1,391.00
64	$ 215.20	$ 880.00	$ 246.80	$ 1,004.00	$ 351.50	$ 1,423.00
65	$ 244.80	$ 897.20	$ 280.00	$ 1,023.60	$ 397.00	$ 1,449.00
66	$ 270.80	$ 968.40	$ 310.00	$ 1,108.40	$ 440.50	$ 1,565.00
67	$ 301.20	$ 1,056.80	$ 344.00	$ 1,204.80	$ 488.00	$ 1,704.00
68	$ 333.20	$ 1,137.20	$ 380.00	$ 1,296.40	$ 539.00	$ 1,833.00
69	$ 369.20	$ 1,236.00	$ 421.60	$ 1,404.80	$ 595.50	$ 1,981.50
70	$ 408.40	$ 1,329.20	$ 465.20	$ 1,509.60	$ 657.50	$ 2,130.00
71	$ 453.60	$ 1,454.80	$ 518.40	$ 1,655.60	$ 730.50	$ 2,329.00