



**Bakersfield Elementary School District
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	
18-30	\$	22.00	\$	245.60	\$	24.80	\$	280.00
31	\$	22.00	\$	248.80	\$	25.60	\$	283.20
32	\$	22.00	\$	252.00	\$	26.00	\$	286.40
33	\$	23.20	\$	254.80	\$	26.00	\$	290.40
34	\$	23.60	\$	258.00	\$	27.60	\$	293.60
35	\$	24.40	\$	261.20	\$	27.60	\$	297.20
36	\$	24.80	\$	264.80	\$	29.20	\$	302.00
37	\$	25.60	\$	269.20	\$	30.40	\$	306.80
38	\$	27.20	\$	273.20	\$	31.60	\$	310.80
39	\$	28.80	\$	277.60	\$	32.40	\$	316.00
40	\$	29.60	\$	281.20	\$	34.00	\$	320.80
41	\$	31.20	\$	285.20	\$	35.60	\$	325.60
42	\$	32.00	\$	289.20	\$	37.20	\$	330.40
43	\$	33.60	\$	293.20	\$	38.40	\$	334.40
44	\$	35.20	\$	297.60	\$	41.20	\$	339.20
45	\$	37.60	\$	301.20	\$	42.80	\$	344.00
46	\$	38.80	\$	303.60	\$	45.20	\$	347.20
47	\$	40.80	\$	306.40	\$	46.80	\$	350.40
48	\$	42.80	\$	309.20	\$	48.80	\$	353.20
49	\$	44.40	\$	311.60	\$	52.00	\$	356.40
50	\$	46.80	\$	314.00	\$	54.80	\$	359.20
51	\$	50.00	\$	316.80	\$	56.80	\$	362.40
52	\$	52.80	\$	319.20	\$	60.80	\$	365.60
53	\$	56.00	\$	321.60	\$	64.40	\$	368.40
54	\$	58.40	\$	324.40	\$	68.00	\$	371.60
55	\$	62.80	\$	326.80	\$	71.60	\$	374.40
56	\$	66.40	\$	343.20	\$	76.80	\$	393.20
57	\$	71.60	\$	360.00	\$	81.60	\$	412.00
58	\$	76.00	\$	377.20	\$	87.60	\$	431.20
59	\$	82.00	\$	394.80	\$	94.40	\$	450.80
60	\$	88.00	\$	411.60	\$	100.80	\$	470.00
61	\$	96.00	\$	429.20	\$	110.40	\$	490.80
62	\$	106.00	\$	447.20	\$	121.20	\$	510.40
63	\$	115.60	\$	465.20	\$	132.00	\$	530.80
64	\$	126.40	\$	483.60	\$	145.20	\$	551.20
65	\$	144.00	\$	500.00	\$	164.80	\$	570.00
66	\$	159.20	\$	540.00	\$	182.00	\$	617.20
67	\$	177.20	\$	588.80	\$	202.80	\$	671.20
68	\$	195.60	\$	634.00	\$	223.60	\$	722.00
69	\$	216.80	\$	689.20	\$	248.00	\$	782.80
70	\$	240.40	\$	740.80	\$	273.60	\$	840.40
71	\$	266.80	\$	810.40	\$	305.20	\$	922.00
72	\$	295.60	\$	881.20	\$	337.60	\$	1,002.00
73	\$	328.00	\$	954.80	\$	372.80	\$	1,080.80
74	\$	362.00	\$	1,034.00	\$	412.40	\$	1,175.60
75	\$	436.80	\$	1,222.00	\$	495.60	\$	1,387.20
76	\$	478.80	\$	1,325.60	\$	544.80	\$	1,502.80
77	\$	525.60	\$	1,424.80	\$	597.20	\$	1,617.20

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