



**RATE SHEET**  
*South Orange County Community College District*

<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	<b>\$1,000</b>	Home Care Level	<b>Home, Community-Based and Immediate Family Member Care Compound Uncapped</b>
Home Monthly Benefit	<b>\$750</b>		
Facility Benefit Duration	<b>3 Years</b>		
Home Benefit	<b>75%</b>	Inflation Protection	
Lifetime Maximum	<b>\$36,000</b>		
Elimination Period	<b>180 DAYS</b>		
Home Care Level	<b>Home and Community-Based Care</b>		

*This rate sheet shows the cost per \$1,000 of coverage*

**Calculate your Premium:**

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Premium (A)}$$

**For Employees Only:**

$$\frac{\text{Rate for Plan 1 (3 Year Duration)}}{\text{(Based on Funded Amount)}} \times 2 = \text{Employer Paid Amount (B)}$$

$$\text{A MINUS B} = \text{EMPLOYEE'S COST}$$

**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Home, Comm-Based and Immediate Family Member Care Option	Base Plan With Compound Inflation Option	Base Plan With Home, Comm-Based and Immediate Family Member Care Compound Inflation Option
18-30	8.10	13.20	125.50	188.90
31	8.10	13.20	126.90	190.60
32	8.10	13.40	128.30	192.40
33	8.40	13.70	129.80	194.10
34	8.60	14.10	131.20	195.90
35	8.90	14.40	132.70	197.60
36	9.00	14.80	133.30	198.20
37	9.40	15.30	133.90	198.70
38	9.80	16.00	134.40	199.20
39	10.40	16.80	135.00	199.70
40	10.70	17.20	135.60	200.20
41	11.10	17.90	136.10	200.60
42	11.70	18.80	136.70	201.20
43	12.10	19.50	137.30	201.70
44	12.70	20.50	137.90	202.20
45	13.50	21.40	138.50	202.70
46	14.00	22.50	138.50	203.90
47	14.50	23.50	138.60	205.10
48	15.30	25.10	138.70	206.30
49	15.80	26.30	138.80	207.50
50	16.60	27.60	138.80	208.60



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$$\frac{\text{Rate for Plan 1 (3 Year Duration)}}{2 \text{ (Based on Funded Amount)}} \times 2 = \text{Employer Paid Amount (B)}$$

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**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Home, Comm-Based and Immediate Family Member Care Option	Base Plan With Compound Inflation Option	Base Plan With Home, Comm-Based and Immediate Family Member Care Compound Inflation Option
51	17.60	29.50	138.80	209.70
52	18.50	31.10	138.90	210.90
53	19.60	33.10	139.00	212.10
54	20.40	34.70	139.10	213.30
55	21.60	36.70	139.10	214.50
56	22.80	38.90	141.90	217.90
57	24.50	41.70	144.90	221.80
58	25.90	44.20	147.80	225.60
59	27.60	47.20	151.00	229.70
60	29.60	50.30	154.00	233.50
61	31.90	54.00	157.20	237.60
62	35.00	58.60	160.40	241.80
63	37.90	63.00	163.60	245.90
64	41.40	68.10	167.00	250.30
65	46.80	75.40	169.60	253.60
66	51.60	81.40	182.50	268.70
67	57.20	88.50	198.90	289.00
68	63.10	95.80	213.60	306.20
69	69.80	104.00	231.70	327.50
70	77.00	112.80	248.80	348.00
71	85.30	122.90	271.80	374.60



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Home Monthly Benefit	<b>\$750</b>		
Facility Benefit Duration	<b>6 Years</b>		
Home Benefit	<b>75%</b>	Inflation Protection	<b>Compound Uncapped</b>
Lifetime Maximum	<b>\$72,000</b>		
Elimination Period	<b>180 DAYS</b>		
Home Care Level	<b>Home and Community-Based Care</b>		

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**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Home, Comm-Based and Immediate Family Member Care Option	Base Plan With Compound Inflation Option	Base Plan With Home, Comm-Based and Immediate Family Member Care Compound Inflation Option
18-30	10.60	17.70	166.50	253.60
31	10.90	18.00	168.80	256.70
32	11.10	18.40	171.10	259.80
33	11.40	18.70	173.50	263.00
34	11.60	19.20	175.70	266.10
35	12.10	19.90	178.10	269.20
36	12.40	20.40	178.70	269.80
37	12.80	21.00	179.30	270.50
38	13.40	22.00	179.90	271.10
39	13.90	22.70	180.60	271.80
40	14.40	23.60	181.20	272.50
41	14.90	24.50	181.80	273.10
42	15.70	25.70	182.50	273.80
43	16.40	26.90	183.10	274.40
44	17.20	28.10	183.80	275.10
45	18.20	29.40	184.40	275.70
46	19.00	31.00	184.40	277.50
47	19.70	32.60	184.40	279.10
48	20.80	34.50	184.40	280.80
49	21.30	36.00	184.40	282.40
50	22.40	38.20	184.40	284.20



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**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Home, Comm-Based and Immediate Family Member Care	Base Plan With Compound Inflation Option	Base Plan With Home, Comm-Based and Immediate Family Member Care Compound Inflation Option
	Base Plan	Option	Option	Option
51	23.50	40.20	184.60	286.00
52	24.80	42.80	184.50	287.60
53	26.10	45.30	184.60	289.30
54	27.40	47.90	184.50	291.00
55	29.10	50.90	184.60	292.70
56	30.70	53.90	187.90	298.10
57	32.70	57.70	191.40	304.00
58	34.70	61.40	195.10	309.90
59	36.90	65.50	198.80	316.10
60	39.20	69.80	202.40	322.00
61	42.70	75.70	206.30	328.30
62	46.40	82.00	210.10	334.60
63	50.40	88.70	214.00	341.00
64	54.80	96.00	218.10	347.60
65	61.50	106.20	221.20	352.80
66	68.00	115.50	238.50	376.30
67	75.00	125.40	259.20	404.40
68	82.70	136.20	278.50	429.60
69	91.20	147.90	300.60	459.50
70	100.40	160.90	322.60	489.50
71	111.30	175.70	352.20	528.60



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Home Monthly Benefit	<b>\$750</b>		
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Lifetime Maximum	<b>Unlimited</b>		
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18-30	15.00	25.60	230.10	362.40
31	15.00	25.90	232.20	365.70
32	15.60	26.60	234.40	369.00
33	15.80	27.00	236.50	372.20
34	16.00	27.50	238.70	375.50
35	16.60	28.40	240.80	378.80
36	17.00	29.00	241.60	379.60
37	17.80	30.30	242.20	380.20
38	18.30	31.20	243.00	381.00
39	19.10	32.40	243.70	381.80
40	19.80	33.70	244.40	382.50
41	20.90	35.20	245.00	383.20
42	21.50	36.50	245.80	384.00
43	22.60	38.10	246.50	384.70
44	23.70	40.00	247.20	385.40
45	24.90	42.00	247.90	386.20
46	25.90	44.10	247.40	388.50
47	26.90	46.30	247.10	390.90
48	28.20	49.10	246.60	393.30
49	29.30	51.60	246.30	395.70
50	30.80	54.70	245.80	398.10



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	Base Plan	Option	Option	Option
51	32.20	57.70	245.40	400.50
52	33.80	61.10	245.10	402.90
53	35.60	65.00	244.60	405.30
54	37.10	68.60	244.20	407.70
55	38.80	72.20	243.80	410.00
56	41.20	77.20	247.30	418.10
57	43.70	82.40	251.20	426.70
58	46.20	87.90	255.10	435.40
59	49.10	93.90	259.30	444.60
60	52.20	100.20	263.10	453.20
61	56.50	108.60	267.40	462.60
62	61.10	117.70	271.60	471.80
63	66.20	127.70	275.90	481.30
64	71.50	138.00	280.30	491.00
65	80.00	153.10	283.60	498.70
66	88.40	166.60	307.30	534.30
67	97.40	180.90	331.70	572.70
68	107.30	196.80	356.50	609.00
69	118.20	213.70	384.80	652.50
70	130.10	232.30	414.40	696.90
71	143.80	253.40	450.30	750.70