



RATE SHEET

University Of New Mexico Div of HR

<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Care Level	Total
Home Monthly Benefit	\$500	Inflation Protection	Simple Capped
Facility Benefit Duration	3 Years		
Home Benefit	50%		
Lifetime Maximum	\$36,000		
Elimination Period	90 Days		
Home Care Level	Professional		
Non Forfeiture	Shortened Benefit Period		

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

Calculate your Premium:

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

Monthly Rates

	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With	Base Plan With	Base Plan With
		Total Home Care	Simple Inflation	Total Home Care
Insurance Age	Base Plan	Option	Option	Simple Inflation Option
18-30	4.90	7.40	6.50	10.20
31	4.90	7.40	6.50	10.30
32	4.90	7.60	6.60	10.60
33	5.00	7.70	6.70	10.70
34	5.00	7.80	7.80	11.80
35	5.30	8.10	8.10	12.10
36	5.30	8.20	8.30	12.40
37	5.40	8.40	8.40	12.80
38	5.80	8.90	9.30	13.90
39	6.40	9.50	9.90	14.70
40	6.70	10.00	10.20	15.10
41	6.80	10.20	10.50	15.70
42	7.20	10.80	11.00	16.40
43	7.30	11.00	11.50	17.00
44	7.60	11.50	12.00	17.70
45	8.10	12.00	12.50	18.40
46	8.20	12.40	13.10	19.50
47	8.70	13.00	13.70	20.40
48	9.20	14.10	14.70	22.00
49	9.70	14.80	15.50	23.30
50	10.20	15.60	16.40	24.50
51	10.80	16.60	17.10	25.70
52	11.30	17.60	18.10	27.30
53	11.90	18.50	18.80	28.60
54	12.70	19.70	20.00	30.50
55	13.50	20.70	21.40	31.90
56	14.20	22.00	22.60	33.80
57	15.40	23.80	24.10	36.20
58	16.50	25.40	25.80	38.40
59	17.80	27.30	27.90	41.20



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<u>Base Plan</u>		<u>Options</u>		Total Simple Capped
Facility Monthly Benefit	\$1,000	Home Care Level		
Home Monthly Benefit	\$500	Inflation Protection		
Facility Benefit Duration	3 Years			
Home Benefit	50%			
Lifetime Maximum	\$36,000			
Elimination Period	90 Days			
Home Care Level	Professional			
Non Forfeiture	Shortened Benefit Period			
This rate sheet shows the cost per \$1,000 of coverage				
Calculate your Premium:				
Rate for Plan Chosen X Facility Monthly Benefit Amount ÷ \$1,000 = Your Premium				
Monthly Rates				
Plan 1		Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
Insurance Age	Base Plan	Option	Option	Option
60	19.10	29.10	29.50	43.50
61	20.90	31.50	32.40	47.10
62	23.00	34.30	35.10	50.70
63	24.90	36.90	37.90	54.30
64	27.40	40.20	41.40	58.80
65	31.40	45.20	47.30	65.70
66	34.50	48.60	51.30	70.40
67	38.40	53.40	56.50	76.70
68	42.30	57.90	61.40	82.10
69	46.60	63.10	67.70	89.20
70	52.10	69.20	74.10	96.30
71	57.30	75.20	80.70	103.90
72	63.50	82.20	88.90	113.00
73	69.60	89.30	96.20	121.10
74	77.20	97.80	105.70	131.60
75	92.10	115.30	124.70	153.80
76	101.30	125.70	136.40	166.60
77	110.20	135.40	146.00	177.00
78	120.70	147.10	159.10	191.20
79	132.40	159.90	171.50	204.70
80	145.60	174.10	187.20	221.50
81	159.30	188.60	203.20	238.10
82	176.20	207.10	221.10	257.70
83	195.10	228.20	243.10	281.90
84	212.70	247.20	261.00	301.00



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<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Care Level	Total
Home Monthly Benefit	\$500	Inflation Protection	Simple Capped
Facility Benefit Duration	6 Years		
Home Benefit	50%		
Lifetime Maximum	\$72,000		
Elimination Period	90 Days		
Home Care Level	Professional		
Non Forfeiture	Shortened Benefit Period		

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

Calculate your Premium:

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

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Simple Inflation Option	Base Plan With Total Home Care Simple Inflation Option
18-30	6.10	9.80	8.90	14.00
31	6.60	10.30	9.40	14.60
32	6.70	10.50	9.80	15.10
33	7.00	10.70	10.50	15.80
34	7.10	10.90	10.60	16.00
35	7.30	11.30	10.90	16.70
36	7.60	11.60	11.40	17.20
37	7.70	11.80	11.60	17.50
38	8.00	12.30	11.90	18.30
39	8.30	12.70	12.80	19.40
40	8.50	13.10	13.20	20.00
41	8.80	13.50	13.60	20.70
42	9.30	14.30	14.30	21.80
43	9.90	15.10	15.10	23.00
44	10.40	15.90	15.80	24.00
45	11.00	16.50	17.10	25.40
46	11.40	17.40	17.60	26.60
47	11.80	18.20	18.70	28.30
48	12.30	19.00	19.30	29.40
49	12.60	19.80	20.10	31.10
50	13.30	21.00	21.10	32.70
51	14.30	22.50	22.70	34.90
52	15.10	23.80	23.90	37.00
53	15.90	25.20	25.30	39.20
54	16.80	26.70	26.70	41.40
55	17.70	28.20	27.70	42.80
56	19.00	30.30	29.50	45.70
57	20.40	32.50	31.50	49.00
58	21.70	34.80	34.00	52.40
59	23.40	37.30	36.30	55.80



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<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Care Level	Total
Home Monthly Benefit	\$500	Inflation Protection	Simple Capped
Facility Benefit Duration	6 Years		
Home Benefit	50%		
Lifetime Maximum	\$72,000		
Elimination Period	90 Days		
Home Care Level	Professional		
Non Forfeiture	Shortened Benefit Period		

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

Calculate your Premium:

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

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
	Base Plan	Option	Option	Option
60	24.90	39.80	38.70	59.50
61	27.60	43.70	42.30	64.70
62	29.80	47.10	45.30	69.10
63	32.60	50.90	49.10	74.20
64	35.70	55.40	53.60	80.50
65	40.70	62.40	60.80	90.00
66	44.40	67.20	65.70	96.10
67	49.50	73.60	72.80	105.00
68	54.60	80.20	79.50	113.10
69	60.20	87.20	87.00	122.40
70	66.60	95.40	95.00	132.40
71	73.30	103.80	103.40	143.00
72	81.40	113.70	113.80	155.60
73	88.90	123.30	122.80	166.50
74	98.50	135.00	134.90	181.10
75	117.10	159.70	158.00	211.10
76	128.70	173.80	172.50	228.30
77	140.00	187.50	185.00	243.40
78	153.60	204.10	201.60	263.10
79	168.20	221.90	217.40	282.30
80	184.40	241.30	236.70	304.90
81	201.00	261.00	256.00	327.50
82	222.30	286.90	278.70	355.00
83	245.50	315.50	305.20	387.10
84	267.40	342.30	327.50	414.30



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<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Care Level	Total
Home Monthly Benefit	\$500	Inflation Protection	Simple Capped
Facility Benefit Duration	Unlimited		
Home Benefit	50%		
Lifetime Maximum	Unlimited		
Elimination Period	90 Days		
Home Care Level	Professional		
Non Forfeiture	Shortened Benefit Period		

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

Calculate your Premium:

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

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Simple Inflation Option	Base Plan With Total Home Care Simple Inflation Option
18-30	8.90	14.20	12.50	19.90
31	8.90	14.40	12.80	20.60
32	9.20	14.80	13.30	21.20
33	9.30	15.00	13.40	21.50
34	9.40	15.10	13.60	21.90
35	9.60	15.70	14.40	23.10
36	9.90	16.00	14.80	23.70
37	10.30	16.60	15.40	24.60
38	10.70	17.30	16.30	25.90
39	11.20	17.90	17.00	26.90
40	11.70	18.60	17.70	28.00
41	12.30	19.50	18.80	29.80
42	12.50	19.90	19.40	30.60
43	13.20	20.90	20.60	32.30
44	13.70	21.80	21.30	33.50
45	14.20	22.70	22.30	35.10
46	14.90	23.90	23.20	36.80
47	15.70	25.30	24.70	39.20
48	16.40	26.50	26.00	41.30
49	17.10	28.00	27.10	43.60
50	18.20	29.90	28.60	46.10
51	19.00	31.60	30.00	48.90
52	19.80	33.30	31.50	51.50
53	21.00	35.30	32.90	54.20
54	22.10	37.40	35.10	57.60
55	23.30	39.50	36.50	59.90
56	24.90	42.50	38.70	63.90
57	26.50	45.30	41.30	68.20
58	28.40	48.70	44.10	72.60
59	30.10	51.80	46.50	77.20



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Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
	Base Plan	Option	Option	Option
60	32.50	55.80	50.10	82.70
61	35.40	60.60	54.20	89.40
62	38.30	65.50	58.20	95.80
63	41.70	71.30	62.80	103.30
64	45.30	77.20	67.90	111.40
65	51.50	86.60	76.90	124.40
66	56.50	93.70	83.20	133.20
67	62.60	102.50	91.60	145.20
68	68.90	111.60	99.80	156.20
69	76.40	122.00	109.80	169.60
70	83.90	132.70	119.40	182.80
71	92.50	144.30	129.90	197.40
72	102.20	157.60	142.50	214.00
73	111.40	170.40	153.20	228.10
74	122.80	185.90	167.70	247.30
75	146.30	219.50	196.70	288.20
76	160.60	238.60	214.50	311.20
77	174.40	256.90	229.80	331.30
78	191.00	279.50	249.70	357.70
79	208.60	303.00	269.20	383.60
80	228.50	329.10	292.40	413.10
81	248.30	354.70	315.50	442.10
82	274.00	388.80	342.90	478.20
83	301.50	425.40	374.40	519.40
84	326.90	459.00	399.80	553.10