

LONG-TERM CARE INSURANCE RATES

Rates shown are for a \$1,000 Monthly Facility Benefit.
You may choose from \$1,000 - \$6,000 in Facility Monthly Benefits.

**For rates with
Inflation
Protection,
see page
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PLAN 1 Long-Term Care Facility Non-forfeiture

PLAN 2 Long-Term Care Facility Non-forfeiture Professional Home Care

PLAN 3 Long-Term Care Facility Non-forfeiture Total Home Care

Benefit Duration	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited
Age 18 - 30	1.70	2.10	2.80	2.60	3.40	4.70	4.00	5.30	7.60
31	1.70	2.20	2.80	2.60	3.50	4.70	4.00	5.50	7.70
32	1.70	2.20	2.90	2.60	3.60	4.90	4.10	5.60	7.90
33	1.80	2.30	2.90	2.70	3.70	5.00	4.20	5.70	8.00
34	1.80	2.30	3.00	2.80	3.70	5.10	4.30	5.80	8.20
35	1.90	2.40	3.10	2.90	3.90	5.20	4.40	6.00	8.50
36	1.90	2.60	3.20	2.90	4.00	5.40	4.50	6.20	8.70
37	2.00	2.70	3.30	3.10	4.20	5.60	4.70	6.40	9.00
38	2.10	2.80	3.40	3.20	4.30	5.80	4.90	6.70	9.30
39	2.20	2.90	3.60	3.40	4.50	6.00	5.10	6.80	9.60
40	2.30	3.00	3.80	3.50	4.60	6.20	5.20	7.10	10.00
41	2.40	3.10	4.00	3.60	4.80	6.60	5.50	7.40	10.40
42	2.50	3.30	4.00	3.80	5.00	6.70	5.70	7.70	10.70
43	2.60	3.40	4.30	3.90	5.30	7.10	5.90	8.00	11.20
44	2.70	3.60	4.50	4.10	5.50	7.40	6.20	8.40	11.80
45	2.90	3.80	4.70	4.30	5.80	7.70	6.50	8.80	12.30
46	3.00	4.00	5.00	4.50	6.10	8.10	6.80	9.30	12.90
47	3.30	4.20	5.30	4.70	6.30	8.50	7.10	9.80	13.60
48	3.40	4.50	5.60	4.90	6.70	8.80	7.50	10.30	14.30
49	3.70	4.70	5.90	5.20	6.90	9.20	7.90	10.80	15.10
50	3.90	5.10	6.30	5.40	7.30	9.70	8.30	11.40	16.00
51	4.20	5.40	6.80	5.80	7.60	10.20	8.90	12.10	16.90
52	4.50	5.80	7.20	6.10	8.10	10.80	9.50	12.90	18.00
53	4.80	6.20	7.70	6.50	8.50	11.30	10.00	13.50	19.00
54	5.10	6.60	8.20	6.80	9.00	11.90	10.50	14.30	20.10
55	5.50	7.10	8.70	7.30	9.60	12.50	11.20	15.30	21.20
56	6.00	7.70	9.50	7.70	10.20	13.40	11.90	16.30	22.80
57	6.50	8.40	10.30	8.30	10.90	14.20	12.80	17.50	24.40
58	7.10	9.10	11.20	8.90	11.70	15.20	13.60	18.70	26.10
59	7.80	9.90	12.20	9.50	12.60	16.30	14.70	20.00	28.00
60	8.50	10.80	13.30	10.30	13.40	17.40	15.70	21.40	30.00
61	9.40	12.00	14.70	11.20	14.70	19.00	17.00	23.40	32.60
62	10.50	13.30	16.20	12.30	16.00	20.50	18.40	25.20	35.20
63	11.60	14.70	18.00	13.40	17.50	22.50	19.90	27.40	38.40
64	12.90	16.40	19.90	14.80	19.20	24.50	21.70	29.90	41.70
65	15.00	18.90	22.90	16.80	21.80	27.70	24.20	33.40	46.60
66	16.60	20.90	25.40	18.50	24.00	30.40	26.10	36.10	50.50
67	18.60	23.40	28.30	20.60	26.60	33.60	28.60	39.50	55.10
68	20.70	25.90	31.40	22.80	29.40	37.20	31.20	43.10	60.10
69	23.00	28.80	34.90	25.20	32.40	41.00	34.10	47.00	65.60
70	25.70	32.00	38.70	28.00	35.90	45.30	37.20	51.40	71.50
71	28.40	35.40	42.80	30.80	39.50	49.80	40.40	55.90	77.70
72	31.60	39.40	47.50	34.20	43.80	55.00	44.20	61.20	84.90
73	34.90	43.30	52.10	37.60	47.90	60.00	48.10	66.50	91.80
74	38.80	48.00	57.60	41.50	53.00	66.10	52.60	72.70	100.00
75	46.50	57.40	68.60	49.60	63.10	78.70	62.20	86.00	118.00
76	51.20	63.30	75.90	54.50	69.40	86.40	67.60	93.60	128.40
77	55.90	69.00	82.70	59.30	75.40	93.80	72.80	100.90	138.30
78	61.50	75.80	90.70	65.00	82.60	102.60	79.20	109.80	150.20
79	67.70	83.40	99.60	71.40	90.60	112.30	86.20	119.50	163.10
80	74.60	91.60	109.30	78.40	99.30	122.90	93.80	130.00	177.10
81	81.70	100.10	119.20	85.60	108.20	133.60	101.40	140.50	190.80
82	90.80	111.10	132.00	95.00	119.80	147.50	111.70	154.60	209.20
83	100.50	122.60	145.50	104.90	132.10	162.20	122.70	169.70	228.90
84	109.90	133.80	158.30	114.60	143.90	176.10	133.20	184.20	247.10

LONG-TERM CARE INSURANCE RATES

Rates shown are for a \$1,000 Monthly Facility Benefit **with Inflation Protection**.
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PLAN 1
Long-Term Care Facility
Non-forfeiture

PLAN 2
Long-Term Care Facility
Non-forfeiture
Professional Home Care

PLAN 3
Long-Term Care Facility
Non-forfeiture
Total Home Care

Benefit Duration		3 YR	6 YR	Unlimited		3 YR	6 YR	Unlimited		3 YR	6 YR	Unlimited
Age	18-30	6.00	7.80	10.00		8.20	10.90	14.60		11.50	15.40	21.50
	31	6.10	8.10	10.20	•	8.30	11.20	14.90	•	11.70	15.90	22.00
	32	6.20	8.20	10.60	•	8.50	11.40	15.40	•	12.00	16.20	22.50
	33	6.50	8.60	10.80	•	8.70	11.80	15.70	•	12.20	16.60	23.00
	34	6.60	8.70	11.00	•	9.00	12.00	16.00	•	12.50	17.00	23.40
	35	6.90	9.00	11.40	•	9.30	12.40	16.40	•	12.90	17.50	24.10
	36	7.00	9.20	11.70	•	9.50	12.70	16.90	•	13.20	17.90	24.60
	37	7.20	9.60	12.00	•	9.70	13.10	17.40	•	13.50	18.40	25.30
	38	7.50	9.90	12.40	•	10.10	13.50	17.80	•	14.00	19.00	26.00
	39	7.70	10.00	12.70	•	10.40	13.70	18.20	•	14.30	19.30	26.50
	40	7.90	10.40	13.00	•	10.60	14.10	18.70	•	14.60	19.80	27.30
	41	8.20	10.60	13.50	•	10.90	14.50	19.30	•	15.10	20.30	28.00
	42	8.40	10.90	13.70	•	11.20	14.90	19.60	•	15.40	20.80	28.60
	43	8.60	11.30	14.10	•	11.50	15.30	20.20	•	15.90	21.40	29.40
	44	9.00	11.70	14.60	•	11.90	15.90	20.80	•	16.40	22.10	30.30
	45	9.20	11.90	14.90	•	12.30	16.20	21.30	•	16.80	22.60	31.00
	46	9.60	12.50	15.50	•	12.60	16.80	22.00	•	17.30	23.40	32.10
	47	9.90	12.80	16.10	•	12.90	17.10	22.50	•	17.90	24.10	33.10
	48	10.20	13.20	16.60	•	13.20	17.50	23.10	•	18.40	24.90	34.20
	49	10.70	13.80	17.10	•	13.70	18.10	23.60	•	19.10	25.70	35.20
	50	11.00	14.20	17.80	•	14.00	18.50	24.30	•	19.60	26.50	36.50
	51	11.50	14.80	18.50	•	14.60	19.20	25.10	•	20.50	27.60	38.00
	52	12.10	15.50	19.30	•	15.10	19.90	25.90	•	21.30	28.70	39.40
	53	12.40	16.00	19.90	•	15.40	20.30	26.60	•	21.90	29.60	40.80
	54	12.90	16.70	20.80	•	15.90	21.10	27.40	•	22.60	30.70	42.20
	55	13.80	17.70	21.90	•	16.70	21.90	28.30	•	23.50	31.70	43.30
	56	14.50	18.60	23.00	•	17.40	22.80	29.40	•	24.50	33.10	45.20
	57	15.30	19.60	24.20	•	18.30	23.80	30.80	•	25.80	34.70	47.60
	58	16.20	20.80	25.60	•	19.10	25.00	32.10	•	26.90	36.40	49.90
	59	17.10	21.90	26.90	•	20.00	26.10	33.60	•	28.20	38.10	52.30
	60	18.30	23.10	28.40	•	21.10	27.30	35.00	•	29.60	40.00	54.80
	61	19.70	25.20	30.80	•	22.50	29.40	37.50	•	31.50	42.80	58.70
	62	21.40	27.10	33.00	•	24.20	31.30	39.70	•	33.50	45.50	62.30
	63	22.90	29.10	35.50	•	25.70	33.30	42.30	•	35.50	48.30	66.30
	64	25.00	31.60	38.40	•	27.80	35.90	45.20	•	38.00	51.70	70.80
	65	28.10	35.50	43.00	•	30.90	39.80	50.00	•	41.70	56.80	77.80
	66	30.40	38.30	46.40	•	33.10	42.70	53.70	•	44.20	60.30	82.80
	67	33.20	41.80	50.50	•	36.10	46.40	58.20	•	47.60	65.10	89.10
	68	35.90	45.20	54.60	•	38.90	50.00	62.70	•	50.80	69.40	95.10
	69	39.20	48.90	59.20	•	42.30	54.00	67.80	•	54.60	74.40	102.20
	70	42.30	52.90	64.00	•	45.50	58.20	73.10	•	58.20	79.60	109.30
	71	46.10	57.50	69.30	•	49.40	63.10	78.90	•	62.40	85.50	117.10
	72	50.20	62.70	75.50	•	53.70	68.50	85.60	•	67.20	92.10	125.90
	73	54.10	67.10	80.80	•	57.70	73.40	91.40	•	71.80	98.20	134.00
	74	59.00	73.00	87.60	•	62.60	79.60	98.80	•	77.20	105.60	143.70
	75	69.20	85.60	102.50	•	73.30	93.00	115.30	•	89.70	122.70	166.50
	76	75.30	93.00	111.50	•	79.50	100.80	125.00	•	96.40	132.10	179.20
	77	80.60	99.40	119.10	•	84.80	107.50	133.30	•	102.00	139.90	189.70
	78	87.40	107.70	128.80	•	91.80	116.10	143.70	•	109.50	150.10	203.20
	79	94.10	115.80	138.50	•	98.70	124.80	154.20	•	117.00	160.70	217.20
	80	102.20	125.60	149.80	•	106.90	135.00	166.50	•	125.80	172.70	233.10
	81	110.20	135.10	161.00	•	115.10	145.00	178.50	•	134.40	184.40	248.40
	82	120.80	147.70	175.60	•	125.80	158.20	194.40	•	146.00	200.30	269.00
	83	131.70	160.70	190.70	•	137.00	172.00	210.70	•	158.40	217.20	290.70
	84	141.70	172.70	204.20	•	147.30	184.60	225.30	•	169.40	232.60	309.90