State of Montana/Helena School District
Montana University System

Rates shown are for a $1,000 Monthly Facility Benefit

You may choose from $1,000 - $6,000 in Facility Monthly Benefit

	Plan A1 Long Term Care Facility Non Forfeiture			**Plan B1** Long Term Care Facility Non Forfeiture Prof. Home Care			**Plan C1** Long Term Care Facility Non Forfeiture Prof. Home Care Total Home Care		
Benefit Duration	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited
18-30	2.00	2.60	3.30	3.10	4.10	5.70	4.80	6.50	25.80
31	2.00	2.70	3.30	3.10	4.20	5.70	4.80	6.60	26.40
32	2.00	2.70	3.40	3.10	4.30	5.80	4.80	6.70	27.00
33	2.10	2.80	3.40	3.20	4.40	5.90	5.00	6.80	27.50
34	2.10	2.80	3.60	3.30	4.50	6.00	5.10	6.90	28.00
35	2.20	2.90	3.80	3.40	4.60	6.30	5.20	7.20	29.00
36	2.20	3.10	3.90	3.50	4.80	6.50	5.40	7.50	29.60
37	2.40	3.20	4.00	3.70	5.00	6.70	5.70	7.70	30.40
38	2.60	3.30	4.10	3.90	5.20	6.90	5.90	8.00	31.20
39	2.60	3.40	4.40	4.00	5.40	7.30	6.10	8.20	31.80
40	2.80	3.50	4.50	4.10	5.50	7.50	6.20	8.50	32.80
41	2.90	3.80	4.70	4.30	5.80	7.80	6.50	8.90	33.60
42	3.10	3.90	4.80	4.60	6.00	8.00	6.90	9.20	34.30
43	3.20	4.00	5.10	4.80	6.30	8.50	7.10	9.60	35.20
44	3.30	4.40	5.40	4.90	6.70	8.90	7.40	10.20	36.30
45	3.50	4.60	5.60	5.20	6.90	9.30	7.70	10.50	37.30
46	3.70	4.80	6.00	5.40	7.30	9.70	8.10	11.10	38.40
47	3.90	5.10	6.40	5.60	7.70	10.20	8.50	11.80	39.80
48	4.10	5.40	6.70	5.90	8.00	10.50	9.00	12.30	40.90
49	4.40	5.70	7.10	6.20	8.30	11.00	9.50	12.90	42.30
50	4.60	6.00	7.60	6.50	8.70	11.70	10.00	13.60	43.80
51	5.10	6.50	8.20	7.00	9.10	12.30	10.80	14.40	45.70
52	5.40	7.00	8.60	7.30	9.80	12.90	11.30	15.50	47.10
53	5.80	7.50	9.20	7.70	10.30	13.50	11.90	16.30	48.90
54	6.20	7.90	9.80	8.20	10.80	14.20	12.60	17.20	50.70
55	6.60	8.50	10.50	8.60	11.50	14.90	13.40	18.30	51.90
56	7.20	9.20	11.40	9.20	12.20	16.00	14.30	19.50	54.30
57	7.80	10.10	12.30	10.00	13.20	17.10	15.40	21.00	57.10
58	8.50	11.00	13.40	10.60	14.10	18.30	16.40	22.40	59.90
59	9.30	11.90	14.70	11.40	15.00	19.60	17.60	24.00	62.70
60	10.30	13.00	16.00	12.40	16.10	21.00	18.90	25.80	65.80
61	11.30	14.40	17.70	13.40	17.70	22.80	20.30	28.00	70.50
62	12.50	16.00	19.40	14.70	19.20	24.60	22.10	30.30	74.70
63	13.90	17.60	21.50	16.10	21.00	27.00	23.90	32.90	79.50
64	15.50	19.70	23.90	17.80	23.00	29.40	26.00	35.80	85.00
65	18.00	22.70	27.50	20.30	26.20	33.10	29.10	40.10	93.40
66	19.90	25.10	30.50	22.20	28.80	36.50	31.40	43.40	99.40
67	22.30	28.10	33.90	24.70	31.90	40.40	34.30	47.40	107.10
68	24.80	31.10	37.70	27.40	35.20	44.60	37.50	51.70	114.10
69	27.70	34.50	41.90	30.30	38.90	49.20	40.90	56.40	122.60
70	30.80	38.40	46.40	33.50	43.00	54.40	44.60	61.70	131.10
71	34.10	42.50	51.40	37.00	47.40	59.80	48.50	67.10	140.50
72	37.90	47.30	57.00	41.00	52.50	65.90	53.10	73.50	151.10
73	41.90	52.00	62.50	45.10	57.50	72.00	57.70	79.80	160.80
74	46.50	57.60	69.10	49.80	63.50	79.30	63.10	87.20	172.50
75	55.70	69.00	82.60	59.50	75.80	94.50	74.60	103.30	199.80
76	61.50	76.00	91.00	65.50	83.20	103.60	81.20	112.30	215.10
77	67.10	82.80	99.30	71.10	90.50	112.70	87.40	121.10	227.80
78	73.80	91.00	108.90	78.10	99.10	123.10	95.10	131.70	243.80
79	81.20	100.00	119.50	85.70	108.70	134.80	103.40	143.40	260.60
80	89.50	110.00	131.20	94.10	119.20	147.40	112.50	156.00	279.60
81	98.00	120.10	143.10	102.70	129.80	160.40	121.70	168.50	298.00
82	108.90	133.30	158.40	114.00	143.70	176.90	134.00	185.50	322.80
83	120.60	147.20	174.60	126.00	158.50	194.70	147.30	203.70	348.80
84	131.90	160.60	189.90	137.40	172.70	211.20	159.80	221.00	371.80

Calculate your Premium:

_____	X	_____	÷	$1,000	=	_____
Rate for plan chosen		**Facility Monthly Benefit Amount**				**Your Cost**

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	Plan A2 w/Inflation Long Term Care Facility Non Forfeiture Compound Inflation			**Plan B2 w/Inflation** Long Term Care Facility Non Forfeiture Prof. Home Care Compound Inflation			**Plan C2 w/Inflation** Long Term Care Facility Non Forfeiture Prof. Home Care Total Home Care/ Compound Inflation		
Benefit Duration	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited
18-30	7.20	9.30	12.00	9.90	13.00	17.60	13.90	18.50	25.80
31	7.30	9.80	12.20	10.00	13.50	17.90	14.00	19.10	26.40
32	7.50	9.90	12.70	10.20	13.70	18.40	14.30	19.50	27.00
33	7.70	10.20	12.90	10.40	14.10	18.80	14.60	19.90	27.50
34	7.90	10.30	13.10	10.80	14.40	19.00	15.00	20.30	28.00
35	8.20	10.80	13.70	11.10	14.90	19.80	15.50	21.00	29.00
36	8.30	11.10	14.00	11.40	15.20	20.30	15.90	21.50	29.60
37	8.70	11.50	14.50	11.70	15.60	20.90	16.20	22.00	30.40
38	9.00	11.90	14.80	12.10	16.20	21.30	16.80	22.80	31.20
39	9.30	12.00	15.20	12.40	16.50	21.90	17.10	23.10	31.80
40	9.50	12.40	15.70	12.60	16.90	22.50	17.40	23.60	32.80
41	9.70	12.80	16.10	13.00	17.40	23.10	18.00	24.40	33.60
42	10.20	13.10	16.40	13.60	17.80	23.60	18.60	25.00	34.30
43	10.40	13.50	17.00	13.90	18.30	24.30	19.10	25.60	35.20
44	10.70	14.10	17.40	14.30	19.10	25.00	19.70	26.60	36.30
45	11.10	14.30	17.90	14.70	19.40	25.70	20.10	27.10	37.30
46	11.50	15.00	18.60	15.10	20.10	26.30	20.80	28.20	38.40
47	11.80	15.40	19.30	15.50	20.60	27.10	21.40	29.00	39.80
48	12.30	15.80	19.80	15.90	21.00	27.60	22.20	29.80	40.90
49	12.80	16.60	20.60	16.50	21.70	28.40	23.00	30.90	42.30
50	13.10	17.00	21.30	16.70	22.20	29.20	23.50	31.70	43.80
51	13.90	17.90	22.30	17.50	23.00	30.20	24.60	33.10	45.70
52	14.40	18.60	23.00	18.00	23.90	30.90	25.50	34.50	47.10
53	14.80	19.20	23.90	18.50	24.40	31.90	26.20	35.50	48.90
54	15.60	20.10	25.00	19.10	25.20	32.90	27.20	36.80	50.70
55	16.40	21.20	26.20	19.90	26.30	33.90	28.10	38.00	51.90
56	17.40	22.20	27.60	20.80	27.20	35.30	29.40	39.60	54.30
57	18.30	23.60	29.00	21.80	28.60	36.90	30.80	41.70	57.10
58	19.40	25.00	30.70	22.90	30.10	38.50	32.30	43.70	59.90
59	20.50	26.20	32.30	23.90	31.30	40.20	33.70	45.70	62.70
60	21.90	27.80	34.10	25.30	32.80	42.00	35.60	48.00	65.80
61	23.60	30.10	37.00	27.00	35.20	45.00	37.80	51.40	70.50
62	25.60	32.60	39.60	29.00	37.70	47.70	40.20	54.70	74.70
63	27.50	35.00	42.50	30.80	40.00	50.70	42.50	58.00	79.50
64	30.00	37.90	46.10	33.30	43.00	54.20	45.60	62.00	85.00
65	33.80	42.70	51.60	37.10	47.80	59.90	50.10	68.20	93.40
66	36.40	46.00	55.70	39.70	51.20	64.50	53.00	72.40	99.40
67	39.80	50.20	60.70	43.30	55.80	70.00	57.10	78.10	107.10
68	43.20	54.20	65.50	46.80	60.00	75.30	61.10	83.20	114.10
69	47.10	58.70	71.10	50.80	64.80	81.40	65.60	89.30	122.60
70	50.80	63.40	76.70	54.60	69.80	87.60	69.90	95.40	131.10
71	55.30	68.90	83.20	59.30	75.60	94.60	75.00	102.50	140.50
72	60.30	75.20	90.70	64.40	82.20	102.70	80.70	110.50	151.10
73	65.00	80.60	97.00	69.20	88.10	109.80	86.10	117.80	160.80
74	70.70	87.60	105.20	75.10	95.50	118.70	92.60	126.70	172.50
75	83.00	102.80	123.10	87.90	111.60	138.40	107.50	147.30	199.80
76	90.40	111.70	133.70	95.50	121.00	150.00	115.80	158.60	215.10
77	96.70	119.20	143.00	101.80	129.00	160.00	122.40	167.90	227.80
78	104.90	129.20	154.60	110.20	139.30	172.40	131.50	180.00	243.80
79	112.90	139.00	166.10	118.40	149.80	185.00	140.40	192.80	260.60
80	122.60	150.80	179.70	128.20	162.10	199.70	150.90	207.30	279.60
81	132.20	162.10	193.30	138.00	173.90	214.30	161.20	221.20	298.00
82	144.90	177.20	210.70	151.00	189.80	233.20	175.10	240.40	322.80
83	158.10	192.90	228.80	164.50	206.50	252.80	190.10	260.80	348.80
84	170.00	207.30	245.00	176.60	221.60	270.40	203.20	279.20	371.80