

State of Montana/Helena School District

Montana University Systems

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

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

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Benefit Duration	<u>Plan A1</u> Long Term Care Facility Non Forfeiture			<u>Plan B1</u> Long Term Care Facility Non Forfeiture Prof. Home Care			<u>Plan C1</u> Long Term Care Facility Non Forfeiture Prof. Home Care Total Home Care		
	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited
18-30	2.20	2.70	3.60	4.00	5.30	7.40	6.20	8.50	11.80
31	2.20	2.90	3.60	4.00	5.50	7.40	6.20	8.60	12.00
32	2.20	2.90	3.80	4.00	5.60	7.50	6.20	8.70	12.40
33	2.30	3.00	3.80	4.20	5.70	7.70	6.50	8.80	12.50
34	2.30	3.00	3.90	4.30	5.90	7.80	6.60	9.00	12.60
35	2.50	3.10	4.00	4.40	6.00	8.20	6.80	9.40	13.30
36	2.50	3.40	4.20	4.60	6.20	8.50	7.00	9.80	13.70
37	2.60	3.50	4.30	4.80	6.50	8.70	7.40	10.00	14.00
38	2.70	3.60	4.40	5.10	6.80	9.00	7.70	10.40	14.40
39	2.90	3.80	4.70	5.20	7.00	9.50	7.90	10.70	15.10
40	3.00	3.90	4.90	5.30	7.20	9.80	8.10	11.10	15.60
41	3.10	4.00	5.20	5.60	7.50	10.10	8.50	11.60	16.30
42	3.30	4.30	5.20	6.00	7.80	10.40	9.00	12.00	16.80
43	3.40	4.40	5.60	6.20	8.20	11.10	9.20	12.50	17.60
44	3.50	4.70	5.90	6.40	8.70	11.60	9.60	13.30	18.30
45	3.80	4.90	6.10	6.80	9.00	12.10	10.00	13.70	19.20
46	3.90	5.20	6.50	7.00	9.50	12.60	10.50	14.40	20.20
47	4.30	5.50	6.90	7.30	10.00	13.30	11.10	15.30	21.30
48	4.40	5.90	7.30	7.70	10.40	13.70	11.70	16.00	22.20
49	4.80	6.10	7.70	8.10	10.80	14.30	12.40	16.80	23.50
50	5.10	6.60	8.20	8.50	11.30	15.20	13.00	17.70	25.10
51	5.50	7.00	8.80	9.10	11.80	16.00	14.00	18.70	26.50
52	5.90	7.50	9.40	9.50	12.70	16.80	14.70	20.20	28.00
53	6.20	8.10	10.00	10.00	13.40	17.60	15.50	21.20	29.60
54	6.60	8.60	10.70	10.70	14.00	18.50	16.40	22.40	31.30
55	7.20	9.20	11.30	11.20	15.00	19.40	17.40	23.80	33.00
56	7.80	10.00	12.40	12.00	15.90	20.80	18.60	25.40	35.50
57	8.50	10.90	13.40	13.00	17.20	22.20	20.00	27.30	38.00
58	9.20	11.80	14.60	13.80	18.30	23.80	21.30	29.10	40.80
59	10.10	12.90	15.90	14.80	19.50	25.50	22.90	31.20	43.70
60	11.10	14.00	17.30	16.10	20.90	27.30	24.60	33.50	46.80
61	12.20	15.60	19.10	17.40	23.00	29.60	26.40	36.40	50.80
62	13.70	17.30	21.10	19.10	25.00	32.00	28.70	39.40	54.90
63	15.10	19.10	23.40	20.90	27.30	35.10	31.10	42.80	59.90
64	16.80	21.30	25.90	23.10	29.90	38.20	33.80	46.50	65.00
65	19.50	24.60	29.80	26.40	34.10	43.00	37.80	52.10	72.70
66	21.60	27.20	33.00	28.90	37.40	47.50	40.80	56.40	78.80
67	24.20	30.40	36.80	32.10	41.50	52.50	44.60	61.60	85.90
68	26.90	33.70	40.80	35.60	45.80	58.00	48.80	67.20	93.90
69	29.90	37.40	45.40	39.40	50.60	64.00	53.20	73.30	102.30
70	33.40	41.60	50.30	43.60	55.90	70.70	58.00	80.20	111.50
71	36.90	46.00	55.60	48.10	61.60	77.70	63.10	87.20	121.30
72	41.10	51.20	61.80	53.30	68.30	85.70	69.00	95.60	132.30
73	45.40	56.30	67.70	58.60	74.80	93.60	75.00	103.70	143.10
74	50.40	62.40	74.90	64.70	82.60	103.10	82.00	113.40	156.10
75	60.50	74.60	89.40	77.40	98.50	122.90	97.00	134.30	184.20
76	66.60	82.30	98.70	85.20	108.20	134.70	105.60	146.00	200.20
77	72.70	89.70	107.50	92.40	117.70	146.50	113.60	157.40	215.80
78	80.00	98.50	117.90	101.50	128.80	160.00	123.60	171.20	234.40
79	88.00	108.40	129.50	111.40	141.30	175.20	134.40	186.40	254.40
80	97.00	119.10	142.10	122.30	155.00	191.60	146.30	202.80	276.10
81	106.20	130.10	155.00	133.50	168.70	208.50	158.20	219.10	297.70
82	118.00	144.40	171.60	148.20	186.80	230.00	174.20	241.20	326.30
83	130.70	159.40	189.20	163.80	206.10	253.10	191.50	264.80	357.10
84	142.90	173.90	205.80	178.60	224.50	274.60	207.70	287.30	385.50

Calculate your Premium:

$$\text{Rate for plan chosen} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Cost}$$

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Benefit Duration	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		
	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited	3 YR	6 YR	Unlimited
18-30	7.80	10.10	13.00	23.50	31.10	41.90	33.00	44.10	61.60
31	7.90	10.50	13.30	23.90	32.00	42.60	33.40	45.40	62.90
32	8.10	10.70	13.80	24.30	32.60	43.90	34.20	46.40	64.50
33	8.50	11.20	14.00	24.80	33.70	44.70	34.80	47.60	65.80
34	8.60	11.30	14.30	25.70	34.30	45.50	35.80	48.40	66.80
35	9.00	11.70	14.80	26.50	35.50	47.10	36.90	49.90	69.00
36	9.10	12.00	15.20	27.20	36.30	48.20	37.80	51.10	70.60
37	9.40	12.50	15.60	27.80	37.30	49.70	38.70	52.40	72.40
38	9.80	12.90	16.10	28.90	38.70	50.80	40.00	54.20	74.20
39	10.00	13.00	16.50	29.60	39.30	52.10	40.80	55.10	75.80
40	10.30	13.50	16.90	30.20	40.30	53.60	41.70	56.40	78.00
41	10.70	13.80	17.60	31.10	41.50	55.10	43.00	58.20	80.10
42	10.90	14.20	17.80	32.20	42.50	56.20	44.20	59.70	81.80
43	11.20	14.70	18.30	33.00	43.80	57.90	45.50	61.10	84.00
44	11.70	15.20	19.00	34.10	45.50	59.50	46.90	63.30	86.70
45	12.00	15.50	19.40	35.10	46.30	61.10	48.00	64.70	88.80
46	12.50	16.30	20.20	36.00	48.00	62.70	49.50	67.10	91.50
47	12.90	16.60	20.90	36.90	49.10	64.50	51.00	69.20	94.80
48	13.30	17.20	21.60	38.00	50.10	65.90	52.80	71.00	97.60
49	13.90	17.90	22.20	39.10	51.70	67.60	54.70	73.60	100.80
50	14.30	18.50	23.10	39.90	52.90	69.60	56.00	75.80	104.50
51	15.00	19.20	24.10	41.70	54.90	72.00	58.60	78.90	108.80
52	15.70	20.20	25.10	43.00	56.80	73.80	60.80	82.20	112.50
53	16.10	20.80	25.90	44.10	58.10	76.10	62.50	84.50	116.50
54	16.80	21.70	27.00	45.50	60.20	78.40	64.70	87.60	120.80
55	17.90	23.00	28.50	47.60	62.70	80.90	67.10	90.60	123.80
56	18.90	24.20	29.90	49.70	65.00	84.10	70.10	94.40	129.40
57	19.90	25.50	31.50	52.10	68.30	88.00	73.60	99.30	136.10
58	21.10	27.00	33.30	54.60	71.60	91.90	77.00	104.10	142.70
59	22.20	28.50	35.00	57.10	74.60	95.90	80.50	108.90	149.40
60	23.80	30.00	36.90	60.30	78.30	100.10	84.80	114.40	156.80
61	25.60	32.80	40.00	64.50	84.00	107.10	90.10	122.50	168.00
62	27.80	35.20	42.90	69.00	89.70	113.60	95.90	130.30	178.20
63	29.80	37.80	46.10	73.50	95.30	120.80	101.40	138.10	189.50
64	32.50	41.10	49.90	79.40	102.40	129.20	108.70	147.80	202.50
65	36.50	46.10	55.90	88.30	113.90	142.90	119.30	162.60	222.60
66	39.50	49.80	60.30	94.60	122.10	153.70	126.40	172.50	236.90
67	43.20	54.30	65.70	103.20	132.90	166.70	136.20	186.20	255.20
68	46.70	58.80	71.00	111.40	143.00	179.40	145.50	198.30	272.10
69	51.00	63.60	77.00	121.20	154.40	194.00	156.40	212.80	292.20
70	55.00	68.80	83.20	130.10	166.40	208.90	166.50	227.60	312.50
71	59.90	74.80	90.10	141.30	180.20	225.70	178.80	244.50	335.00
72	65.30	81.50	98.20	153.50	195.90	244.90	192.30	263.40	360.40
73	70.30	87.20	105.00	165.00	210.00	261.60	205.30	281.10	383.20
74	76.70	94.90	113.90	178.90	227.50	282.90	220.60	302.10	411.20
75	90.00	111.30	133.30	209.60	266.10	330.20	256.20	351.10	476.50
76	97.90	120.90	145.00	227.90	288.60	357.60	276.10	378.00	512.70
77	104.80	129.20	154.80	242.70	307.30	381.40	291.90	400.10	543.00
78	113.60	140.00	167.40	262.70	332.00	411.10	313.60	429.10	581.20
79	122.30	150.50	180.10	282.40	357.10	441.20	334.90	459.70	621.50
80	132.90	163.30	194.70	305.60	386.50	476.20	359.70	494.30	666.60
81	143.30	175.60	209.30	329.20	414.70	510.80	384.40	527.40	710.60
82	157.00	192.00	228.30	359.80	452.50	555.90	417.60	573.20	769.60
83	171.20	208.90	247.90	392.30	492.40	602.70	453.30	621.80	831.60
84	184.20	224.50	265.50	421.20	528.50	644.50	484.60	665.60	886.50