

## 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	2.00	2.60	3.30	3.10	4.10	5.70	4.80	6.50	9.10
31	2.00	2.70	3.30	3.10	4.20	5.70	4.80	6.60	9.20
32	2.00	2.70	3.40	3.10	4.30	5.80	4.80	6.70	9.50
33	2.10	2.80	3.40	3.20	4.40	5.90	5.00	6.80	9.60
34	2.10	2.80	3.60	3.30	4.50	6.00	5.10	6.90	9.70
35	2.20	2.90	3.80	3.40	4.60	6.30	5.20	7.20	10.20
36	2.20	3.10	3.90	3.50	4.80	6.50	5.40	7.50	10.50
37	2.40	3.20	4.00	3.70	5.00	6.70	5.70	7.70	10.80
38	2.60	3.30	4.10	3.90	5.20	6.90	5.90	8.00	11.10
39	2.60	3.40	4.40	4.00	5.40	7.30	6.10	8.20	11.60
40	2.80	3.50	4.50	4.10	5.50	7.50	6.20	8.50	12.00
41	2.90	3.80	4.70	4.30	5.80	7.80	6.50	8.90	12.50
42	3.10	3.90	4.80	4.60	6.00	8.00	6.90	9.20	12.90
43	3.20	4.00	5.10	4.80	6.30	8.50	7.10	9.60	13.50
44	3.30	4.40	5.40	4.90	6.70	8.90	7.40	10.20	14.10
45	3.50	4.60	5.60	5.20	6.90	9.30	7.70	10.50	14.80
46	3.70	4.80	6.00	5.40	7.30	9.70	8.10	11.10	15.50
47	3.90	5.10	6.40	5.60	7.70	10.20	8.50	11.80	16.40
48	4.10	5.40	6.70	5.90	8.00	10.50	9.00	12.30	17.10
49	4.40	5.70	7.10	6.20	8.30	11.00	9.50	12.90	18.10
50	4.60	6.00	7.60	6.50	8.70	11.70	10.00	13.60	19.30
51	5.10	6.50	8.20	7.00	9.10	12.30	10.80	14.40	20.40
52	5.40	7.00	8.60	7.30	9.80	12.90	11.30	15.50	21.50
53	5.80	7.50	9.20	7.70	10.30	13.50	11.90	16.30	22.80
54	6.20	7.90	9.80	8.20	10.80	14.20	12.60	17.20	24.10
55	6.60	8.50	10.50	8.60	11.50	14.90	13.40	18.30	25.40
56	7.20	9.20	11.40	9.20	12.20	16.00	14.30	19.50	27.30
57	7.80	10.10	12.30	10.00	13.20	17.10	15.40	21.00	29.20
58	8.50	11.00	13.40	10.60	14.10	18.30	16.40	22.40	31.40
59	9.30	11.90	14.70	11.40	15.00	19.60	17.60	24.00	33.60
60	10.30	13.00	16.00	12.40	16.10	21.00	18.90	25.80	36.00
61	11.30	14.40	17.70	13.40	17.70	22.80	20.30	28.00	39.10
62	12.50	16.00	19.40	14.70	19.20	24.60	22.10	30.30	42.20
63	13.90	17.60	21.50	16.10	21.00	27.00	23.90	32.90	46.10
64	15.50	19.70	23.90	17.80	23.00	29.40	26.00	35.80	50.00
65	18.00	22.70	27.50	20.30	26.20	33.10	29.10	40.10	55.90
66	19.90	25.10	30.50	22.20	28.80	36.50	31.40	43.40	60.60
67	22.30	28.10	33.90	24.70	31.90	40.40	34.30	47.40	66.10
68	24.80	31.10	37.70	27.40	35.20	44.60	37.50	51.70	72.20
69	27.70	34.50	41.90	30.30	38.90	49.20	40.90	56.40	78.70
70	30.80	38.40	46.40	33.50	43.00	54.40	44.60	61.70	85.80
71	34.10	42.50	51.40	37.00	47.40	59.80	48.50	67.10	93.30
72	37.90	47.30	57.00	41.00	52.50	65.90	53.10	73.50	101.80
73	41.90	52.00	62.50	45.10	57.50	72.00	57.70	79.80	110.10
74	46.50	57.60	69.10	49.80	63.50	79.30	63.10	87.20	120.10
75	55.70	69.00	82.60	59.50	75.80	94.50	74.60	103.30	141.70
76	61.50	76.00	91.00	65.50	83.20	103.60	81.20	112.30	154.00
77	67.10	82.80	99.30	71.10	90.50	112.70	87.40	121.10	166.00
78	73.80	91.00	108.90	78.10	99.10	123.10	95.10	131.70	180.30
79	81.20	100.00	119.50	85.70	108.70	134.80	103.40	143.40	195.70
80	89.50	110.00	131.20	94.10	119.20	147.40	112.50	156.00	212.40
81	98.00	120.10	143.10	102.70	129.80	160.40	121.70	168.50	229.00
82	108.90	133.30	158.40	114.00	143.70	176.90	134.00	185.50	251.00
83	120.60	147.20	174.60	126.00	158.50	194.70	147.30	203.70	274.70
84	131.90	160.60	189.90	137.40	172.70	211.20	159.80	221.00	296.50

**Calculate your Premium:**

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

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<i>Benefit Duration</i>	<u>Plan A2 w/Inflation</u> Long Term Care Facility Non Forfeiture Compound Inflation			<u>Plan B2 w/Inflation</u> Long Term Care Facility Non Forfeiture Prof. Home Care Compound Inflation			<u>Plan C2 w/Inflation</u> 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	13.20	17.10	22.00	18.10	23.90	32.20	25.40	33.90	47.40
31	13.50	17.90	22.50	18.40	24.60	32.80	25.70	34.90	48.40
32	13.70	18.10	23.30	18.70	25.10	33.80	26.30	35.70	49.60
33	14.10	18.80	23.70	19.10	25.90	34.40	26.80	36.60	50.60
34	14.50	19.00	24.10	19.80	26.40	35.00	27.50	37.20	51.40
35	15.10	19.80	25.00	20.40	27.30	36.20	28.40	38.40	53.10
36	15.40	20.40	25.70	20.90	27.90	37.10	29.10	39.30	54.30
37	15.90	21.00	26.50	21.40	28.70	38.20	29.80	40.30	55.70
38	16.50	21.80	27.20	22.20	29.80	39.10	30.80	41.70	57.10
39	17.00	22.10	27.90	22.80	30.20	40.10	31.40	42.40	58.30
40	17.40	22.70	28.70	23.20	31.00	41.20	32.10	43.40	60.00
41	17.90	23.40	29.60	23.90	31.90	42.40	33.10	44.80	61.60
42	18.60	24.10	30.10	24.80	32.70	43.20	34.00	45.90	62.90
43	19.00	24.70	31.10	25.40	33.70	44.50	35.00	47.00	64.60
44	19.70	25.80	32.00	26.20	35.00	45.80	36.10	48.70	66.70
45	20.30	26.30	32.80	27.00	35.60	47.00	36.90	49.80	68.30
46	21.10	27.50	34.10	27.70	36.90	48.20	38.10	51.60	70.40
47	21.70	28.20	35.40	28.40	37.80	49.60	39.20	53.20	72.90
48	22.50	29.10	36.40	29.20	38.50	50.70	40.60	54.60	75.10
49	23.50	30.30	37.70	30.10	39.80	52.00	42.10	56.60	77.50
50	24.10	31.20	39.10	30.70	40.70	53.50	43.10	58.30	80.40
51	25.40	32.70	40.80	32.10	42.20	55.40	45.10	60.70	83.70
52	26.50	34.10	42.30	33.10	43.70	56.80	46.80	63.20	86.50
53	27.20	35.20	43.80	33.90	44.70	58.50	48.10	65.00	89.60
54	28.50	36.80	45.80	35.00	46.30	60.30	49.80	67.40	92.90
55	30.20	38.90	48.10	36.60	48.20	62.20	51.60	69.70	95.20
56	31.90	40.80	50.50	38.20	50.00	64.70	53.90	72.60	99.50
57	33.60	43.20	53.20	40.10	52.50	67.70	56.60	76.40	104.70
58	35.70	45.90	56.30	42.00	55.10	70.70	59.20	80.10	109.80
59	37.60	48.10	59.30	43.90	57.40	73.80	61.90	83.80	114.90
60	40.20	50.90	62.50	46.40	60.20	77.00	65.20	88.00	120.60
61	43.40	55.30	67.80	49.60	64.60	82.40	69.30	94.20	129.20
62	46.90	59.60	72.60	53.10	69.00	87.40	73.80	100.20	137.10
63	50.40	64.10	78.00	56.50	73.30	92.90	78.00	106.20	145.80
64	55.00	69.60	84.40	61.10	78.80	99.40	83.60	113.70	155.80
65	61.90	78.20	94.70	67.90	87.60	109.90	91.80	125.10	171.20
66	66.80	84.20	102.10	72.80	93.90	118.20	97.20	132.70	182.20
67	73.00	92.00	111.20	79.40	102.20	128.20	104.80	143.20	196.30
68	79.20	99.40	120.20	85.70	110.00	138.00	111.90	152.50	209.30
69	86.40	107.60	130.30	93.20	118.80	149.20	120.30	163.70	224.80
70	93.10	116.30	140.60	100.10	128.00	160.70	128.10	175.10	240.40
71	101.40	126.30	152.60	108.70	138.60	173.60	137.50	188.10	257.70
72	110.50	137.90	166.30	118.10	150.70	188.40	147.90	202.60	277.20
73	119.10	147.80	177.80	126.90	161.50	201.20	157.90	216.20	294.80
74	129.70	160.60	192.90	137.60	175.00	217.60	169.70	232.40	316.30
75	152.20	188.50	225.90	161.20	204.70	254.00	197.10	270.10	366.50
76	166.00	204.90	245.20	175.30	222.00	275.10	212.40	290.80	394.40
77	177.40	218.60	262.20	186.70	236.40	293.40	224.50	307.80	417.70
78	192.40	236.80	283.60	202.10	255.40	316.20	241.20	330.10	447.10
79	207.20	255.00	304.70	217.20	274.70	339.40	257.60	353.60	478.10
80	224.70	276.60	329.60	235.10	297.30	366.30	276.70	380.20	512.80
81	242.60	297.40	354.40	253.20	319.00	392.90	295.70	405.70	546.60
82	265.70	325.00	386.40	276.80	348.10	427.60	321.20	440.90	592.00
83	290.00	353.90	419.60	301.80	378.80	463.60	348.70	478.30	639.70
84	311.90	380.20	449.30	324.00	406.50	495.80	372.80	512.00	681.90