

INITIAL RATES

BASE PLAN:	OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000 HOME CARE LEVEL	TOTAL
HOME MONTHLY BENEFIT	\$500 INFLATION PROTECTION	COMPOUND
FACILITY BEN DURATION	3 YEARS	
HOME BENEFIT	50%	
LIFETIME MAXIMUM	\$36,000	
ELIMINATION PERIOD	90 DAYS	
HOME CARE LEVEL	PROFESSIONAL	

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH	BASE PLAN WITH	BASE PLAN WITH
		TOTAL HOME CARE	COMPOUND	TOTAL HOME CARE
		OPTION	INFLATION OPTION	OPTION WITH
				COMPOUND
				INFLATION OPTION
18-30	4.40	5.80	38.60	45.40
31	4.70	6.30	40.20	47.50
32	4.70	6.50	40.50	48.70
33	5.10	6.80	42.10	50.80
34	5.40	7.20	43.50	52.90
35	5.40	7.40	44.20	54.50
36	6.00	7.90	45.20	56.20
37	6.10	8.20	46.80	58.30
38	6.70	8.80	48.00	60.60
39	7.00	9.30	49.10	62.70
40	7.40	9.80	50.30	65.10
41	7.70	10.30	51.70	67.20
42	8.20	10.90	52.90	69.70
43	8.60	11.60	54.10	72.10
44	9.30	12.30	55.70	74.90
45	9.80	13.00	56.90	77.90
46	10.50	13.80	58.50	80.70
47	11.20	14.70	60.10	84.00
48	11.90	15.60	61.80	87.30
49	12.60	16.60	63.20	90.10
50	13.50	17.70	65.10	93.80
51	14.50	18.90	67.60	98.70
52	15.80	20.30	70.90	104.80
53	16.80	21.70	73.20	109.30
54	18.20	23.50	77.00	116.30
55	19.40	25.00	79.10	121.70
56	21.40	27.30	86.10	130.60
57	23.30	29.80	92.20	140.40
58	25.40	32.20	98.70	150.00
59	27.80	35.00	106.50	161.50
60	30.50	38.00	114.20	172.50
61	33.40	41.50	122.40	183.90
62	36.60	45.30	131.50	196.10
63	40.30	49.40	139.70	207.60
64	44.30	53.70	150.20	222.10
65	50.20	60.40	173.20	246.90
66	54.80	65.30	188.40	260.00
67	59.70	70.50	203.10	275.20
68	65.30	76.50	222.30	292.50
69	71.40	83.00	240.30	310.50
70	77.90	89.80	262.10	328.50
71	89.10	101.50	297.40	365.30
72	100.10	113.40	334.20	399.20
73	111.10	125.10	367.80	432.40
74	122.50	137.00	401.30	464.70
75	133.50	148.90	433.40	494.70
76	146.00	161.90	471.30	529.50
77	160.00	176.40	510.40	565.10
78	175.50	192.70	556.50	607.00
79	192.20	209.70	604.40	650.30
80	210.20	228.20	649.10	695.40
81	229.80	248.50	697.30	744.60
82	251.10	270.40	752.30	800.30
83	275.30	295.20	808.70	857.80
84	299.60	320.30	868.60	918.50

INITIAL RATES

BASE PLAN:	OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000 HOME CARE LEVEL	TOTAL
HOME MONTHLY BENEFIT	\$500 INFLATION PROTECTION	COMPOUND
FACILITY BEN DURATION	6 YEARS	
HOME BENEFIT	50%	
LIFETIME MAXIMUM	\$72,000	
ELIMINATION PERIOD	90 DAYS	
HOME CARE LEVEL	PROFESSIONAL	

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH		
		TOTAL HOME CARE	COMPOUND	OPTION WITH
		OPTION	INFLATION OPTION	COMPOUND
18-30	5.30	7.20	49.60	58.50
31	5.40	7.40	50.30	60.10
32	5.60	7.90	51.70	62.20
33	6.00	8.10	53.40	64.40
34	6.10	8.40	53.60	66.00
35	6.50	8.80	55.20	68.30
36	6.80	9.30	56.20	70.00
37	7.20	9.80	57.80	73.00
38	7.50	10.30	58.50	74.90
39	8.10	11.00	60.60	78.20
40	8.60	11.60	61.80	80.70
41	8.90	12.10	63.20	83.10
42	9.60	13.10	65.10	86.30
43	10.30	13.80	66.50	89.60
44	10.90	14.50	68.10	92.70
45	11.60	15.60	69.70	96.20
46	12.30	16.50	70.90	99.20
47	13.10	17.70	73.00	103.20
48	14.00	18.70	74.90	106.90
49	14.90	20.00	76.50	110.90
50	15.90	21.40	78.60	115.60
51	17.30	23.10	82.80	122.40
52	18.60	24.50	85.20	127.80
53	20.00	26.30	88.90	134.30
54	21.50	28.40	92.90	142.50
55	23.30	30.50	96.60	150.00
56	25.40	33.10	103.70	160.10
57	27.80	36.20	111.90	172.90
58	30.50	39.40	120.00	184.60
59	33.60	43.20	130.30	200.30
60	36.80	46.90	140.20	214.10
61	40.40	51.30	150.00	228.60
62	44.50	56.20	161.50	244.50
63	49.00	61.40	171.50	260.00
64	54.30	67.60	185.60	278.90
65	62.00	76.30	214.60	311.70
66	67.60	82.60	233.80	328.80
67	74.00	89.80	253.20	349.80
68	81.20	97.80	277.30	372.30
69	89.30	106.40	300.70	397.30
70	97.70	115.90	328.80	422.60
71	112.00	131.80	373.00	470.60
72	126.50	147.70	420.30	515.50
73	140.90	163.80	464.50	560.70
74	155.20	179.70	506.60	603.30
75	169.80	195.80	547.60	643.70
76	186.40	214.00	597.90	692.40
77	204.40	233.80	647.90	740.40
78	225.10	256.40	708.60	798.60
79	247.10	280.50	772.00	859.20
80	270.90	306.80	830.50	922.20
81	296.50	334.40	892.00	988.20
82	324.30	364.90	962.70	1,063.50
83	355.80	399.00	1,035.20	1,142.20
84	387.50	433.50	1,113.10	1,225.70