



RATE SHEET
UNIVERSITY OF PITTSBURGH

<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Monthly Benefit	\$500
Facility Benefit Duration	3 Years	Home Benefit	50%
Lifetime Maximum	\$36,000	Home Care Level	Total
Elimination Period	90 Days	Inflation Protection	Compound Uncapped

This rate sheet shows the cost per \$1,000 of coverage

Calculate your Premium:

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Premium}$$

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
18-30	2.90	7.00	37.20	71.70
31	2.90	7.00	37.90	72.50
32	2.90	7.10	38.50	73.30
33	3.10	7.30	39.00	73.90
34	3.10	7.40	39.70	74.70
35	3.30	7.60	40.30	75.50
36	3.30	7.80	41.00	76.50
37	3.40	8.00	41.70	77.60
38	3.60	8.40	42.30	78.50
39	3.80	8.90	43.10	79.70
40	4.10	9.20	43.70	80.60
41	4.30	9.60	44.40	81.60
42	4.40	9.90	45.10	82.70
43	4.60	10.40	45.80	83.70
44	4.80	10.90	46.50	84.80
45	5.20	11.50	47.20	85.80
46	5.30	12.00	48.10	86.90
47	5.80	12.60	49.10	88.00
48	6.20	13.50	50.00	89.10
49	6.50	14.10	51.00	90.20
50	7.00	14.90	52.00	91.30
51	7.50	15.90	52.90	92.50
52	8.10	17.00	53.90	93.60
53	8.70	18.00	54.90	94.70
54	9.20	18.90	55.80	95.80
55	10.10	20.30	56.80	96.90
56	10.80	21.50	60.60	101.40
57	11.80	23.10	64.60	106.00
58	12.80	24.60	68.60	110.70
59	14.00	26.50	72.70	115.50



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Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
60	15.40	28.30	76.60	120.10
61	17.10	30.60	80.70	124.90
62	19.10	33.50	84.90	129.80
63	21.10	36.30	89.10	134.70
64	23.50	39.40	93.40	139.70
65	27.30	44.10	97.20	144.20
66	30.40	47.90	105.70	153.80
67	34.10	52.60	115.70	166.10
68	37.90	57.10	125.10	176.90
69	42.20	62.50	136.60	190.20
70	47.10	68.30	147.40	202.90
71	52.60	74.70	162.00	219.50
72	58.60	81.90	176.60	236.50
73	65.20	89.90	192.00	254.50
74	72.50	98.20	209.00	273.60
75	87.60	117.30	247.30	320.50
76	96.50	127.40	269.20	344.90
77	106.40	138.60	290.50	368.00
78	117.00	150.60	315.30	395.10
79	128.70	163.90	339.40	422.10
80	142.00	178.40	368.80	453.90



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<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Monthly Benefit	\$500
Facility Benefit Duration	6 Years	Home Benefit	50%
Lifetime Maximum	\$72,000	Home Care Level	Total
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	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
18-30	3.60	9.20	48.20	95.50
31	3.80	9.40	49.10	96.80
32	3.80	9.60	49.90	98.10
33	4.10	9.80	50.80	99.30
34	4.10	10.10	51.70	100.60
35	4.30	10.40	52.50	101.90
36	4.40	10.60	53.40	103.30
37	4.60	11.10	54.20	104.60
38	4.80	11.50	55.00	105.90
39	5.00	11.90	55.80	107.30
40	5.20	12.50	56.70	108.70
41	5.30	12.90	57.50	110.10
42	5.80	13.60	58.40	111.40
43	6.00	14.20	59.10	112.70
44	6.30	14.80	60.00	114.10
45	6.70	15.60	60.80	115.40
46	7.20	16.50	62.00	116.90
47	7.50	17.30	63.30	118.50
48	8.10	18.40	64.50	120.00
49	8.40	19.20	65.70	121.50
50	9.10	20.50	66.90	123.00
51	9.60	21.60	68.10	124.50
52	10.40	22.90	69.30	126.00
53	11.10	24.40	70.50	127.50
54	12.00	25.90	71.80	129.10
55	12.90	27.70	72.90	130.60
56	13.90	29.40	77.70	136.80
57	15.00	31.50	82.50	143.10
58	16.50	33.70	87.50	149.70
59	17.90	36.20	92.50	156.20



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Lifetime Maximum	\$72,000	Home Care Level	Total
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Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
60	19.50	38.60	97.40	162.70
61	21.70	42.20	102.60	169.60
62	24.10	45.90	107.60	176.20
63	26.80	50.00	112.80	183.10
64	29.90	54.40	118.00	189.90
65	34.40	60.70	122.80	196.20
66	38.40	66.30	133.20	210.10
67	42.90	72.50	145.60	226.60
68	47.70	79.20	157.20	241.70
69	52.90	86.30	170.40	259.20
70	58.90	94.40	184.10	277.20
71	65.70	103.60	201.90	300.40
72	73.00	113.40	220.20	323.60
73	80.90	124.20	237.90	347.80
74	89.80	136.00	258.70	374.20
75	108.20	162.20	306.00	438.90
76	119.40	176.50	332.60	472.10
77	131.30	192.10	358.40	504.60
78	144.40	209.00	388.50	541.50
79	158.60	227.30	418.10	579.70
80	174.30	247.30	453.10	623.10



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Facility Monthly Benefit	\$1,000	Home Monthly Benefit	\$500
Facility Benefit Duration	Unlimited	Home Benefit	50%
Lifetime Maximum	Unlimited	Home Care Level	Total
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	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
18-30	4.80	13.20	62.60	134.20
31	4.80	13.30	63.30	135.50
32	5.00	13.70	64.10	136.80
33	5.00	13.90	64.80	138.10
34	5.20	14.20	65.60	139.40
35	5.30	14.50	66.30	140.70
36	5.60	15.00	67.30	142.40
37	5.80	15.60	68.20	144.20
38	6.00	16.10	69.20	146.00
39	6.30	16.70	70.20	147.70
40	6.50	17.40	71.10	149.50
41	7.00	18.20	72.10	151.20
42	7.20	18.90	73.00	152.90
43	7.50	19.70	74.00	154.70
44	7.90	20.70	75.00	156.50
45	8.20	21.70	75.90	158.20
46	8.90	22.90	77.30	160.20
47	9.40	24.10	78.80	162.30
48	10.10	25.70	80.20	164.30
49	10.60	26.90	81.60	166.30
50	11.30	28.70	83.10	168.40
51	12.10	30.30	84.50	170.40
52	12.90	32.20	85.90	172.40
53	13.90	34.30	87.30	174.40
54	14.90	36.30	88.80	176.50
55	15.80	38.30	90.20	178.50
56	17.10	41.10	95.70	187.00
57	18.60	44.00	101.40	195.80
58	20.10	47.00	107.20	204.70
59	21.90	50.40	113.10	213.80



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	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
60	23.90	54.10	118.90	222.70
61	26.60	58.90	124.80	231.90
62	29.40	64.10	130.70	241.10
63	32.70	69.80	136.80	250.50
64	36.20	75.80	143.00	260.00
65	41.80	84.80	148.60	268.60
66	46.50	92.60	161.80	288.60
67	51.90	101.00	175.80	310.20
68	57.70	110.40	190.30	331.10
69	64.00	120.40	206.10	355.50
70	71.20	131.40	222.70	380.50
71	79.30	143.90	243.50	411.20
72	88.10	157.20	265.30	442.20
73	97.40	171.60	286.60	475.00
74	107.70	186.90	310.40	509.00
75	129.80	222.50	366.80	595.40
76	143.10	242.10	398.30	640.70
77	157.30	263.10	429.80	684.80
78	172.70	285.90	464.80	733.00
79	189.50	310.40	499.50	783.70
80	208.10	337.00	540.40	841.00