



San Diego County Schools

BASE PLAN:		OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000	HOME CARE LEVEL	\$500
FACILITY BEN DURATION	2 YEARS	HOME BENEFIT	50%
LIFETIME MAXIMUM	\$24,000	HOME CARE LEVEL	TOTAL
ELIMINATION PERIOD	90 DAYS	INFLATION PROTECTION	SIMPLE CAPPED

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
18-30	1.50	4.30	5.10	14.10
31	1.50	4.30	5.30	14.30
32	1.70	4.90	5.70	15.50
33	1.70	5.00	5.90	15.90
34	1.90	5.60	6.20	17.30
35	1.90	5.60	6.40	17.70
36	2.10	5.80	6.80	18.10
37	2.30	6.60	7.10	19.70
38	2.30	6.60	7.50	20.40
39	2.60	7.20	7.90	21.50
40	2.70	7.80	8.30	22.70
41	3.00	8.50	8.90	24.10
42	3.10	9.10	9.50	25.90
43	3.40	9.80	10.00	27.40
44	3.50	10.20	10.50	28.70
45	3.80	10.70	11.10	29.90
46	4.00	11.50	11.60	31.50
47	4.40	12.70	12.60	34.00
48	4.80	14.00	13.40	36.20
49	5.10	14.50	14.20	37.70
50	5.50	15.60	15.20	40.10
51	6.00	17.20	16.20	42.80
52	6.50	18.80	17.40	45.80
53	7.00	20.30	18.60	48.70
54	7.70	22.00	19.90	51.40
55	8.30	23.60	21.20	54.70
56	9.20	26.20	23.00	59.40
57	10.40	29.00	25.30	63.90



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MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
58	11.50	32.20	27.20	68.90
59	12.80	35.60	29.60	74.20
60	14.50	39.50	32.30	80.10
61	16.40	44.30	35.10	86.40
62	18.30	49.10	38.10	93.20
63	20.60	54.80	41.40	100.80
64	23.20	61.10	44.80	108.40
65	27.40	71.60	50.20	120.80
66	30.60	78.20	54.10	128.70
67	34.10	86.70	58.40	137.90
68	38.20	95.40	63.10	147.50
69	42.70	105.00	68.20	157.90
70	47.60	115.00	73.80	168.30
71	55.70	132.40	83.10	187.70
72	64.10	150.50	92.90	207.90
73	72.30	168.00	102.40	226.80
74	80.40	183.00	111.70	243.30
75	88.80	200.40	121.40	262.30
76	98.40	217.60	131.80	280.70
77	109.00	237.70	143.30	300.80
78	121.20	260.20	156.20	324.60
79	133.90	285.60	169.80	350.30
80	148.10	311.10	184.70	376.50
81	163.40	338.00	200.20	403.30
82	180.50	367.80	217.20	431.90
83	199.50	403.60	236.30	467.10
84	218.80	436.10	255.60	499.00



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BASE PLAN:		OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000	HOME CARE LEVEL	\$500
FACILITY BEN DURATION	4 YEARS	HOME BENEFIT	50%
LIFETIME MAXIMUM	\$48,000	HOME CARE LEVEL	TOTAL
ELIMINATION PERIOD	90 DAYS	INFLATION PROTECTION	SIMPLE CAPPED

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
18-30	2.20	6.30	6.80	18.70
31	2.20	6.40	6.90	18.90
32	2.50	6.90	7.40	20.00
33	2.60	7.60	7.70	21.30
34	2.60	7.60	8.00	21.90
35	2.90	8.30	8.50	23.20
36	3.00	8.80	8.80	24.30
37	3.30	9.50	9.40	25.80
38	3.40	9.90	9.90	26.90
39	3.70	10.30	10.40	28.40
40	3.90	11.20	10.90	29.90
41	4.10	11.90	11.50	31.50
42	4.50	13.00	12.40	34.00
43	4.70	13.70	13.00	35.80
44	5.10	14.80	13.90	37.80
45	5.40	15.30	14.60	39.30
46	5.80	16.80	15.60	42.10
47	6.40	18.60	16.70	45.30
48	6.80	19.70	17.70	47.70
49	7.20	20.90	18.80	50.30
50	7.90	22.60	20.20	53.60
51	8.50	24.80	21.60	57.20
52	9.30	26.40	23.10	60.90
53	10.20	28.90	24.80	64.90
54	11.10	31.40	26.50	69.10
55	12.00	33.70	28.40	73.10
56	13.30	37.20	31.00	79.50
57	14.80	41.60	33.80	86.30



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ELIMINATION PERIOD	90 DAYS	INFLATION PROTECTION	SIMPLE CAPPED

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BASE PLAN	BASE PLAN WITH SIMPLE INFLATION OPTION	BASE PLAN WITH TOTAL HOME CARE OPTION	BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
58	16.60	46.50	37.00	94.00
59	18.40	51.00	40.00	101.20
60	20.70	56.80	43.70	109.30
61	23.00	63.00	47.50	118.00
62	26.20	70.10	52.00	128.10
63	29.50	78.20	56.80	138.60
64	33.00	86.90	61.90	149.80
65	38.90	101.80	69.60	168.20
66	43.40	111.30	75.40	179.80
67	48.50	123.00	81.70	193.10
68	54.40	135.50	88.70	207.10
69	60.50	148.60	96.20	222.30
70	67.40	162.70	104.50	238.30
71	78.90	187.80	118.50	267.30
72	90.30	212.40	132.50	295.90
73	102.00	236.60	146.70	324.20
74	113.50	257.80	160.80	348.90
75	124.90	281.90	174.70	376.40
76	138.40	305.80	190.40	403.90
77	153.50	334.30	207.90	434.80
78	170.10	365.40	227.40	470.30
79	188.30	401.50	248.50	510.30
80	207.90	436.70	271.20	550.30
81	229.20	474.50	295.40	592.00
82	252.50	514.60	321.90	635.40
83	278.90	563.90	351.80	689.70
84	305.50	608.80	382.50	740.50



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FACILITY MONTHLY BENEFIT	\$1000	HOME CARE LEVEL	\$500
FACILITY BEN DURATION	UNLIMITED	HOME BENEFIT	50%
LIFETIME MAXIMUM	UNLIMITED	HOME CARE LEVEL	TOTAL
ELIMINATION PERIOD	90 DAYS	INFLATION PROTECTION	SIMPLE CAPPED

MONTHLY RATES

INSURANCE AGE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
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18-30	3.50	8.50	11.40	26.50
31	3.80	9.20	12.10	27.80
32	3.90	9.60	12.40	28.90
33	4.20	10.00	13.10	30.10
34	4.50	10.80	13.80	31.90
35	4.80	11.50	14.40	33.40
36	5.00	12.10	15.20	35.20
37	5.20	12.60	15.90	36.70
38	5.50	13.30	16.80	39.00
39	6.00	14.40	17.90	41.30
40	6.30	14.90	18.70	43.10
41	6.70	16.40	19.80	46.10
42	7.30	17.50	21.10	48.70
43	7.70	18.50	22.30	51.30
44	8.20	19.90	23.60	54.60
45	8.80	21.30	25.20	57.80
46	9.50	22.90	26.90	61.50
47	10.10	24.30	28.50	64.90
48	11.10	26.80	30.60	69.70
49	11.80	28.60	32.50	73.70
50	12.60	30.10	34.80	78.10
51	13.70	32.90	37.30	83.70
52	15.00	35.70	40.10	89.40
53	16.30	38.80	43.10	95.30
54	17.70	41.70	46.30	101.70
55	19.10	44.80	49.40	107.90
56	21.10	49.70	54.00	117.60
57	23.50	55.00	59.00	127.70



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FACILITY BEN DURATION	UNLIMITED	HOME BENEFIT	50%
LIFETIME MAXIMUM	UNLIMITED	HOME CARE LEVEL	TOTAL
ELIMINATION PERIOD	90 DAYS	INFLATION PROTECTION	SIMPLE CAPPED

MONTHLY RATES

INSURANCE AGE	PLAN 1 BASE PLAN	PLAN 2 BASE PLAN WITH SIMPLE INFLATION OPTION	PLAN 3 BASE PLAN WITH TOTAL HOME CARE OPTION	PLAN 4 BASE PLAN WITH SIMPLE INFLATION TOTAL HOME CARE OPTION
58	26.10	60.70	64.50	139.00
59	29.00	67.00	70.30	150.10
60	32.30	73.70	77.00	163.00
61	36.20	82.20	84.20	177.40
62	40.80	91.50	92.40	192.80
63	45.70	101.20	101.40	209.70
64	51.40	112.30	111.10	227.10
65	60.10	131.10	125.40	255.70
66	67.10	143.90	136.70	275.60
67	74.90	158.50	148.90	296.70
68	83.60	173.60	162.30	319.50
69	93.00	190.70	176.70	343.90
70	103.20	207.60	192.10	368.90
71	120.60	239.20	218.10	413.90
72	137.80	270.00	244.00	458.80
73	154.70	299.10	269.70	500.40
74	171.90	325.60	295.60	540.60
75	189.30	356.00	321.70	582.50
76	209.20	385.50	350.80	626.00
77	231.50	420.60	383.20	676.10
78	256.40	458.80	419.10	728.90
79	283.10	503.20	456.80	789.60
80	311.70	545.90	497.00	848.80
81	342.40	590.60	539.60	908.30
82	376.40	639.50	586.40	974.60
83	413.80	697.90	637.90	1052.50
84	451.30	749.50	688.70	1122.10