



RATE SHEET
University Of New Mexico Div of HR

<u>Base Plan</u> Facility Monthly Benefit Home Monthly Benefit Facility Benefit Duration Home Benefit Lifetime Maximum Elimination Period Home Care Level Non Forfeiture	\$1,000 \$500 3 Years 50% \$36,000 90 Days Professional Shortened Benefit Period	<u>Options</u> Home Care Level Inflation Protection	Total Simple Capped
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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 Simple Inflation Option	Base Plan With Total Home Care Simple Inflation Option
18-30	3.90	6.00	5.30	8.30
31	3.90	6.00	5.30	8.30
32	3.90	6.10	5.40	8.60
33	4.00	6.20	5.50	8.70
34	4.10	6.30	6.30	9.50
35	4.30	6.50	6.50	9.70
36	4.30	6.60	6.70	10.00
37	4.40	6.80	6.80	10.30
38	4.70	7.20	7.50	11.20
39	5.20	7.70	8.00	11.80
40	5.40	8.10	8.20	12.20
41	5.50	8.20	8.50	12.60
42	5.70	8.70	8.80	13.20
43	5.90	8.90	9.30	13.70
44	6.20	9.30	9.70	14.30
45	6.50	9.70	10.10	14.90
46	6.60	10.10	10.60	15.70
47	7.00	10.50	11.00	16.50
48	7.50	11.40	11.90	17.80
49	7.90	12.00	12.60	18.80
50	8.20	12.60	13.20	19.70
51	8.70	13.40	13.80	20.70
52	9.20	14.20	14.60	22.10
53	9.70	14.90	15.20	23.10
54	10.20	15.90	16.20	24.70
55	10.90	16.80	17.30	25.80
56	11.50	17.80	18.30	27.40
57	12.40	19.10	19.50	29.20
58	13.30	20.50	20.80	31.00
59	14.40	22.00	22.40	33.20



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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 Simple Inflation Option	Base Plan With Total Home Care Simple Inflation Option
60	15.40	23.50	23.80	35.10
61	16.80	25.40	26.10	37.90
62	18.60	27.70	28.40	40.90
63	20.10	29.80	30.60	43.80
64	22.10	32.40	33.40	47.40
65	25.40	36.50	38.10	53.00
66	27.80	39.20	41.40	56.70
67	31.00	43.10	45.60	61.90
68	34.10	46.70	49.50	66.20
69	37.60	50.90	54.60	72.00
70	42.00	55.80	59.80	77.70
71	46.20	60.60	65.00	83.70
72	51.30	66.30	71.80	91.20
73	56.20	72.00	77.60	97.70
74	62.30	78.80	85.20	106.10
75	74.30	93.00	100.60	124.00
76	81.70	101.40	110.00	134.40
77	88.90	109.20	117.80	142.80
78	97.30	118.60	128.20	154.20
79	106.80	129.00	138.40	165.10
80	117.40	140.40	151.00	178.70
81	128.40	152.00	163.90	192.00
82	142.10	167.10	178.30	207.80
83	157.30	184.00	196.10	227.40
84	171.60	199.40	210.50	242.80



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31	5.30	8.30	7.60	11.80
32	5.40	8.50	7.90	12.20
33	5.60	8.70	8.40	12.70
34	5.70	8.80	8.50	12.90
35	5.90	9.10	8.80	13.40
36	6.10	9.30	9.10	13.90
37	6.20	9.50	9.30	14.20
38	6.50	10.00	9.70	14.90
39	6.70	10.20	10.30	15.60
40	6.90	10.60	10.70	16.20
41	7.10	10.90	11.00	16.70
42	7.60	11.60	11.60	17.60
43	7.90	12.10	12.20	18.60
44	8.40	12.80	12.80	19.40
45	8.80	13.30	13.80	20.50
46	9.20	14.00	14.30	21.50
47	9.50	14.70	15.10	22.90
48	10.00	15.30	15.70	23.80
49	10.20	16.00	16.20	25.10
50	10.70	16.90	16.90	26.30
51	11.60	18.20	18.30	28.10
52	12.20	19.20	19.30	29.80
53	12.80	20.30	20.40	31.60
54	13.60	21.50	21.50	33.30
55	14.30	22.80	22.30	34.50
56	15.30	24.40	23.80	36.90
57	16.40	26.30	25.50	39.60
58	17.50	28.00	27.40	42.30
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60	20.10	32.10	31.20	48.00
61	22.20	35.20	34.10	52.20
62	24.00	37.90	36.50	55.70
63	26.30	41.10	39.60	59.80
64	28.80	44.70	43.20	65.00
65	32.90	50.30	49.10	72.70
66	35.90	54.20	53.00	77.50
67	40.00	59.40	58.80	84.70
68	44.10	64.70	64.10	91.20
69	48.50	70.30	70.20	98.70
70	53.70	76.90	76.60	106.80
71	59.20	83.70	83.40	115.30
72	65.60	91.70	91.70	125.50
73	71.70	99.50	99.10	134.30
74	79.40	108.90	108.80	146.00
75	94.50	128.70	127.40	170.20
76	103.80	140.20	139.20	184.20
77	112.90	151.20	149.20	196.30
78	123.90	164.60	162.50	212.10
79	135.70	179.00	175.30	227.70
80	148.70	194.60	190.80	245.90
81	162.00	210.40	206.40	264.10
82	179.30	231.50	224.90	286.40
83	197.90	254.40	246.10	312.20
84	215.70	276.10	264.10	334.20