

**Daily Benefit Amount: \$100**

For Nursing Facility, Assisted Living Facility, Bed Reservation, and Respite Care  
\$60 For Home Care, Adult Day Care, and Hospice

**Monthly Group Rates - 90 Day Elimination Period**

Benefit Period	3 Years		5 Years		
	Inflation	None	Compound	None	Compound
Issue Age					
18		\$3.07	\$23.43	\$4.07	\$33.03
19		\$3.19	\$24.14	\$4.21	\$34.03
20		\$3.30	\$24.91	\$4.38	\$35.10
21		\$3.45	\$25.74	\$4.56	\$36.26
22		\$3.60	\$26.61	\$4.77	\$37.48
23		\$3.77	\$27.53	\$5.01	\$38.78
24		\$3.95	\$28.51	\$5.27	\$40.16
25		\$4.16	\$29.55	\$5.55	\$41.61
26		\$4.38	\$30.63	\$5.86	\$43.13
27		\$4.64	\$31.77	\$6.20	\$44.75
28		\$4.91	\$32.98	\$6.58	\$46.44
29		\$5.21	\$34.23	\$6.99	\$48.20
30		\$5.54	\$35.56	\$7.44	\$50.06
31		\$5.89	\$36.93	\$7.93	\$52.01
32		\$6.28	\$38.38	\$8.46	\$54.04
33		\$6.70	\$39.88	\$9.05	\$56.17
34		\$7.16	\$41.47	\$9.69	\$58.41
35		\$7.67	\$43.13	\$10.37	\$60.75
36		\$8.22	\$44.88	\$11.13	\$63.21
37		\$8.80	\$46.70	\$11.95	\$65.77
38		\$9.45	\$48.59	\$12.83	\$68.46
39		\$10.14	\$50.58	\$13.78	\$71.25
40		\$10.88	\$52.66	\$14.78	\$74.15
41		\$11.73	\$54.87	\$15.94	\$77.27
42		\$12.64	\$57.19	\$17.17	\$80.54
43		\$13.61	\$59.62	\$18.53	\$83.97
44		\$14.65	\$62.14	\$19.96	\$87.54
45		\$15.74	\$64.75	\$21.49	\$91.29
46		\$16.81	\$67.38	\$22.96	\$94.97
47		\$18.01	\$70.17	\$24.60	\$98.90
48		\$19.32	\$73.14	\$26.39	\$103.06
49		\$20.75	\$76.26	\$28.35	\$107.47
50		\$22.31	\$79.57	\$30.50	\$112.13
51		\$24.02	\$83.08	\$32.84	\$117.08
52		\$25.90	\$86.81	\$35.43	\$122.33
53		\$27.98	\$90.81	\$38.27	\$127.95
54		\$30.21	\$94.99	\$41.34	\$133.85
55		\$32.68	\$99.48	\$44.72	\$140.17
56		\$35.40	\$104.25	\$48.41	\$146.86

\* Annual rates available at a discount of approximately 8%

Spousal Discount: x 0.9

**Daily Benefit Amount: \$100**

For Nursing Facility, Assisted Living Facility, Bed Reservation, and Respite Care  
\$60 For Home Care, Adult Day Care, and Hospice

Monthly Group Rates - 90 Day Elimination Period

Benefit Period	3 Years		5 Years	
Inflation	None	Compound	None	Compound
Issue Age				
57	\$38.34	\$109.29	\$52.44	\$153.96
58	\$41.54	\$114.66	\$56.81	\$161.50
59	\$45.02	\$120.35	\$61.57	\$169.51
60	\$48.95	\$126.87	\$66.91	\$178.66
61	\$52.99	\$133.22	\$72.42	\$187.56
62	\$57.38	\$139.97	\$78.39	\$197.02
63	\$62.13	\$147.12	\$84.83	\$207.03
64	\$67.22	\$154.66	\$91.75	\$217.57
65	\$73.46	\$164.32	\$100.17	\$230.96
66	\$79.64	\$173.07	\$108.56	\$243.22
67	\$86.28	\$182.29	\$117.60	\$256.14
68	\$93.42	\$192.01	\$127.28	\$269.75
69	\$101.06	\$202.23	\$137.68	\$284.06
70	\$109.34	\$213.24	\$148.95	\$299.53
71	\$118.70	\$225.24	\$161.73	\$316.43
72	\$128.75	\$237.89	\$175.47	\$334.28
73	\$139.48	\$251.17	\$190.16	\$353.05
74	\$150.85	\$265.06	\$205.71	\$372.65
75	\$164.32	\$280.98	\$223.61	\$394.54
76	\$179.30	\$298.79	\$244.17	\$419.84
77	\$195.55	\$317.94	\$266.47	\$447.06
78	\$213.21	\$338.59	\$290.76	\$476.44
79	\$232.51	\$360.96	\$317.29	\$508.34
80	\$253.79	\$385.72	\$346.65	\$543.75
81	\$276.51	\$411.72	\$377.98	\$580.97
82	\$300.91	\$439.50	\$411.63	\$620.75
83	\$326.92	\$469.00	\$447.51	\$663.04
84	\$354.69	\$500.41	\$485.82	\$708.07
85	\$384.07	\$533.62	\$526.32	\$755.64
86	\$405.54	\$555.14	\$555.23	\$785.42
87	\$425.30	\$574.20	\$581.41	\$811.08
88	\$442.21	\$589.51	\$603.12	\$830.64
89	\$458.94	\$604.23	\$624.40	\$849.08
90	\$475.24	\$618.05	\$644.88	\$866.02
91	\$490.66	\$630.50	\$663.91	\$880.74
92	\$504.61	\$640.98	\$680.68	\$892.33
93	\$516.09	\$648.65	\$693.77	\$899.60
94	\$528.27	\$657.28	\$707.66	\$908.08
95+	\$569.19	\$690.46	\$754.08	\$942.32

**Daily Benefit Amount: \$150**

For Nursing Facility, Assisted Living Facility, Bed Reservation, and Respite Care  
\$90 For Home Care, Adult Day Care, and Hospice

Benefit Period	3 Years		5 Years		
	Inflation	None	Compound	None	Compound
	Issue Age				
18		\$4.62	\$35.14	\$6.10	\$49.54
19		\$4.77	\$36.22	\$6.32	\$51.05
20		\$4.95	\$37.36	\$6.57	\$52.66
21		\$5.16	\$38.60	\$6.85	\$54.38
22		\$5.40	\$39.91	\$7.16	\$56.23
23		\$5.64	\$41.30	\$7.51	\$58.18
24		\$5.93	\$42.77	\$7.90	\$60.23
25		\$6.24	\$44.32	\$8.32	\$62.41
26		\$6.58	\$45.96	\$8.80	\$64.70
27		\$6.96	\$47.67	\$9.31	\$67.12
28		\$7.36	\$49.47	\$9.88	\$69.65
29		\$7.81	\$51.35	\$10.49	\$72.31
30		\$8.29	\$53.33	\$11.17	\$75.10
31		\$8.84	\$55.39	\$11.90	\$78.01
32		\$9.41	\$57.56	\$12.70	\$81.07
33		\$10.05	\$59.83	\$13.57	\$84.27
34		\$10.74	\$62.21	\$14.52	\$87.62
35		\$11.49	\$64.70	\$15.56	\$91.13
36		\$12.31	\$67.30	\$16.69	\$94.81
37		\$13.21	\$70.03	\$17.91	\$98.66
38		\$14.17	\$72.89	\$19.24	\$102.67
39		\$15.21	\$75.88	\$20.66	\$106.87
40		\$16.33	\$78.99	\$22.18	\$111.24
41		\$17.59	\$82.32	\$23.91	\$115.91
42		\$18.95	\$85.79	\$25.77	\$120.81
43		\$20.42	\$89.43	\$27.78	\$125.94
44		\$21.97	\$93.22	\$29.94	\$131.31
45		\$23.61	\$97.14	\$32.23	\$136.92
46		\$25.21	\$101.06	\$34.42	\$142.44
47		\$27.01	\$105.26	\$36.89	\$148.36
48		\$28.98	\$109.69	\$39.59	\$154.60
49		\$31.12	\$114.39	\$42.52	\$161.20
50		\$33.46	\$119.35	\$45.75	\$168.19
51		\$36.04	\$124.63	\$49.26	\$175.62
52		\$38.86	\$130.22	\$53.13	\$183.50
53		\$41.96	\$136.20	\$57.40	\$191.92
54		\$45.32	\$142.49	\$62.00	\$200.77
55		\$49.04	\$149.21	\$67.08	\$210.25
56		\$53.09	\$156.36	\$72.63	\$220.29

Monthly Group Rates - 90 Day Elimination Period

\* Annual rates available at a discount of approximately 8%

Spousal Discount: x 0.9

**Daily Benefit Amount: \$150**

For Nursing Facility, Assisted Living Facility, Bed Reservation, and Respite Care  
\$90 For Home Care, Adult Day Care, and Hospice

**Monthly Group Rates - 90 Day Elimination Period**

Benefit Period	3 Years		5 Years	
Inflation	None	Compound	None	Compound
Issue Age				
57	\$57.51	\$163.94	\$78.65	\$230.93
58	\$62.31	\$171.99	\$85.22	\$242.24
59	\$67.54	\$180.54	\$92.34	\$254.25
60	\$73.41	\$190.29	\$100.37	\$267.98
61	\$79.50	\$199.85	\$108.63	\$281.36
62	\$86.07	\$209.96	\$117.57	\$295.53
63	\$93.18	\$220.69	\$127.24	\$310.53
64	\$100.83	\$232.00	\$137.62	\$326.35
65	\$110.19	\$246.48	\$150.25	\$346.45
66	\$119.44	\$259.60	\$162.84	\$364.82
67	\$129.42	\$273.44	\$176.38	\$384.22
68	\$140.13	\$288.02	\$190.93	\$404.63
69	\$151.59	\$303.34	\$206.52	\$426.10
70	\$164.01	\$319.87	\$223.43	\$449.29
71	\$178.05	\$337.86	\$242.61	\$474.66
72	\$193.12	\$356.82	\$263.22	\$501.44
73	\$209.21	\$376.77	\$285.23	\$529.58
74	\$226.27	\$397.58	\$308.58	\$558.97
75	\$246.48	\$421.46	\$335.43	\$591.80
76	\$268.94	\$448.19	\$366.25	\$629.76
77	\$293.32	\$476.92	\$399.72	\$670.58
78	\$319.83	\$507.88	\$436.14	\$714.65
79	\$348.76	\$541.44	\$475.94	\$762.50
80	\$380.68	\$578.58	\$519.96	\$815.62
81	\$414.77	\$617.59	\$566.96	\$871.44
82	\$451.37	\$659.26	\$617.45	\$931.13
83	\$490.37	\$703.51	\$671.27	\$994.55
84	\$532.04	\$750.62	\$728.74	\$1,062.11
85	\$576.11	\$800.44	\$789.48	\$1,133.44
86	\$608.31	\$832.72	\$832.85	\$1,178.13
87	\$637.95	\$861.29	\$872.13	\$1,216.63
88	\$663.31	\$884.27	\$904.68	\$1,245.95
89	\$688.42	\$906.33	\$936.60	\$1,273.62
90	\$712.86	\$927.07	\$967.30	\$1,299.03
91	\$735.98	\$945.76	\$995.88	\$1,321.11
92	\$756.91	\$961.47	\$1,021.01	\$1,338.49
93	\$774.14	\$972.97	\$1,040.66	\$1,349.40
94	\$792.40	\$985.92	\$1,061.49	\$1,362.11
95+	\$853.79	\$1,035.68	\$1,131.13	\$1,413.48

**Daily Benefit Amount: \$200**

For Nursing Facility, Assisted Living Facility, Bed Reservation, and Respite Care  
\$120 For Home Care, Adult Day Care, and Hospice

Benefit Period	3 Years		5 Years		
	Inflation	None	Compound	None	Compound
	Issue Age				
18		\$6.15	\$46.85	\$8.13	\$66.07
19		\$6.37	\$48.28	\$8.42	\$68.06
20		\$6.60	\$49.83	\$8.76	\$70.21
21		\$6.89	\$51.47	\$9.14	\$72.51
22		\$7.19	\$53.22	\$9.56	\$74.96
23		\$7.53	\$55.07	\$10.02	\$77.56
24		\$7.90	\$57.03	\$10.53	\$80.31
25		\$8.32	\$59.10	\$11.10	\$83.21
26		\$8.78	\$61.27	\$11.73	\$86.27
27		\$9.27	\$63.56	\$12.42	\$89.49
28		\$9.82	\$65.95	\$13.17	\$92.87
29		\$10.41	\$68.46	\$13.99	\$96.41
30		\$11.06	\$71.10	\$14.89	\$100.13
31		\$11.78	\$73.87	\$15.86	\$104.01
32		\$12.56	\$76.75	\$16.93	\$108.10
33		\$13.40	\$79.78	\$18.10	\$112.36
34		\$14.33	\$82.94	\$19.36	\$116.83
35		\$15.33	\$86.27	\$20.75	\$121.51
36		\$16.42	\$89.74	\$22.24	\$126.41
37		\$17.60	\$93.38	\$23.88	\$131.55
38		\$18.89	\$97.19	\$25.65	\$136.90
39		\$20.28	\$101.17	\$27.55	\$142.51
40		\$21.78	\$105.31	\$29.58	\$148.32
41		\$23.45	\$109.75	\$31.88	\$154.54
42		\$25.27	\$114.39	\$34.36	\$161.07
43		\$27.22	\$119.24	\$37.04	\$167.92
44		\$29.30	\$124.29	\$39.92	\$175.08
45		\$31.47	\$129.52	\$42.98	\$182.56
46		\$33.62	\$134.75	\$45.90	\$189.92
47		\$36.02	\$140.35	\$49.19	\$197.81
48		\$38.64	\$146.26	\$52.78	\$206.13
49		\$41.50	\$152.52	\$56.71	\$214.93
50		\$44.62	\$159.15	\$60.98	\$224.26
51		\$48.04	\$166.17	\$65.69	\$234.14
52		\$51.81	\$173.64	\$70.84	\$244.66
53		\$55.95	\$181.60	\$76.53	\$255.88
54		\$60.42	\$189.98	\$82.67	\$267.70
55		\$65.38	\$198.95	\$89.44	\$280.33
56		\$70.79	\$208.48	\$96.84	\$293.72

Monthly Group Rates - 90 Day Elimination Period

\* Annual rates available at a discount of approximately 8%

Spousal Discount: x 0.9

**Daily Benefit Amount: \$200**

For Nursing Facility, Assisted Living Facility, Bed Reservation, and Respite Care  
\$120 For Home Care, Adult Day Care, and Hospice

Monthly Group Rates - 90 Day Elimination Period

Benefit Period	3 Years		5 Years	
Inflation	None	Compound	None	Compound
Issue Age				
57	\$76.67	\$218.60	\$104.87	\$307.92
58	\$83.08	\$229.32	\$113.61	\$322.99
59	\$90.05	\$240.72	\$123.12	\$339.01
60	\$97.88	\$253.73	\$133.82	\$357.31
61	\$105.99	\$266.46	\$144.85	\$375.14
62	\$114.76	\$279.96	\$156.77	\$394.04
63	\$124.24	\$294.24	\$169.65	\$414.05
64	\$134.45	\$309.34	\$183.50	\$435.14
65	\$146.91	\$328.64	\$200.33	\$461.93
66	\$159.26	\$346.13	\$217.13	\$486.42
67	\$172.56	\$364.59	\$235.18	\$512.28
68	\$186.84	\$384.02	\$254.58	\$539.50
69	\$202.14	\$404.46	\$275.35	\$568.13
70	\$218.69	\$426.49	\$297.91	\$599.07
71	\$237.39	\$450.48	\$323.48	\$632.87
72	\$257.49	\$475.77	\$350.96	\$668.58
73	\$278.95	\$502.35	\$380.32	\$706.11
74	\$301.69	\$530.11	\$411.44	\$745.30
75	\$328.65	\$561.95	\$447.24	\$789.06
76	\$358.59	\$597.60	\$488.33	\$839.67
77	\$391.09	\$635.88	\$532.96	\$894.11
78	\$426.44	\$677.17	\$581.52	\$952.87
79	\$465.02	\$721.92	\$634.60	\$1,016.67
80	\$507.57	\$771.43	\$693.29	\$1,087.49
81	\$553.02	\$823.46	\$755.94	\$1,161.93
82	\$601.84	\$879.01	\$823.26	\$1,241.50
83	\$653.84	\$938.00	\$895.02	\$1,326.08
84	\$709.38	\$1,000.83	\$971.66	\$1,416.14
85	\$768.14	\$1,067.25	\$1,052.64	\$1,511.26
86	\$811.07	\$1,110.29	\$1,110.46	\$1,570.83
87	\$850.60	\$1,148.38	\$1,162.84	\$1,622.18
88	\$884.42	\$1,179.02	\$1,206.24	\$1,661.27
89	\$917.88	\$1,208.45	\$1,248.81	\$1,698.16
90	\$950.47	\$1,236.09	\$1,289.74	\$1,732.03
91	\$981.32	\$1,261.01	\$1,327.83	\$1,761.47
92	\$1,009.22	\$1,281.97	\$1,361.35	\$1,784.67
93	\$1,032.19	\$1,297.30	\$1,387.56	\$1,799.20
94	\$1,056.54	\$1,314.56	\$1,415.32	\$1,816.15
95+	\$1,138.38	\$1,380.91	\$1,508.17	\$1,884.64