

# LTC Premium Calculation Worksheet

## for Surviving Spouse/Registered Domestic Partner of LAPRA Member and Eligible Family Members

To calculate the monthly cost for long-term care insurance for you or eligible family members, follow these steps:

- 1) Write down your age or the age of the family member.
- 2) Find the rate per \$1,000 of coverage from the table on the reverse side of this worksheet based on the your age of the age of your eligible family member and the LTC Plan and benefit duration you choose.
- 3) Multiply the rate by your monthly benefit amount then divide by \$1,000.

**Example: Assume you are 60 years old and chooses Plan 1 with a 5 year benefit duration and \$2,500 monthly benefit.**

1) Your age:		<u>60</u>
		Your Age
2) Rate per \$1,000 for <u>Plan 1</u> with <u>5 years</u> :	Plan Number      Benefit Duration	<u>\$25.12</u>
		Rate per \$1,000
3) <u>\$25.12</u> X <u>\$2,500</u> / \$1,000:	Rate per \$1,000      Monthly Benefit	<u>\$62.80</u> per month
		Premium

### Premium Calculation for You or an Eligible Family Member:

1) Your age or the age of your eligible family member:		_____
		Your Age
2) Rate per \$1,000 for _____ with _____ :	Plan Number      Benefit Duration	_____
		Rate per \$1,000
3) _____ X _____ / \$1,000:	Rate per \$1,000      Monthly Benefit	_____ per month
		Premium

To apply for coverage, call Unum at **800-227-4165** to request an enrollment kit be mailed to you or visit the Unum LTC enrollment website at <http://w3.unum.com/enroll/LAPRA> to download the necessary forms and required disclosures. Return all completed forms to Unum at the address listed on the Long Term Care Application. Any LTC coverage must be approved by Unum before coverage is effective.

# LTC Monthly Rates for Surviving Spouse/Registered Domestic Partner and Eligible Family Members (per \$1,000 of Coverage)

Your Age or the Age of Your Eligible Family Member

Benefit Duration	PLAN 1 NO INFLATION			PLAN 2 SIMPLE INFLATION			PLAN 3 COMPOUND INFLATION		
	2 YEARS	5 YEARS	LIFETIME	2 YEARS	5 YEARS	LIFETIME	2 YEARS	5 YEARS	LIFETIME
18-30	\$2.92	\$4.72	\$7.40	\$5.92	\$10.20	\$14.00	\$15.72	\$27.00	\$37.32
31	\$3.00	\$4.92	\$7.60	\$6.20	\$10.72	\$14.60	\$16.20	\$27.80	\$38.40
32	\$3.12	\$5.00	\$7.80	\$6.60	\$11.20	\$15.40	\$16.72	\$28.72	\$39.60
33	\$3.20	\$5.20	\$8.12	\$6.92	\$11.80	\$16.12	\$17.20	\$29.60	\$40.80
34	\$3.32	\$5.40	\$8.32	\$7.20	\$12.40	\$16.92	\$17.80	\$30.60	\$42.12
35	\$3.40	\$5.60	\$8.60	\$7.60	\$13.00	\$17.80	\$18.40	\$31.60	\$43.40
36	\$3.52	\$5.92	\$8.92	\$8.00	\$13.72	\$18.72	\$19.00	\$32.60	\$44.80
37	\$3.60	\$6.12	\$9.32	\$8.40	\$14.40	\$19.60	\$19.60	\$33.60	\$46.20
38	\$3.80	\$6.40	\$9.60	\$8.92	\$15.20	\$20.60	\$20.20	\$34.72	\$47.72
39	\$3.92	\$6.72	\$10.00	\$9.32	\$15.92	\$21.72	\$20.92	\$35.92	\$49.20
40	\$4.12	\$7.00	\$10.40	\$9.80	\$16.80	\$22.72	\$21.60	\$37.00	\$50.80
41	\$4.52	\$7.72	\$11.52	\$10.80	\$18.40	\$24.92	\$23.52	\$40.32	\$55.32
42	\$4.72	\$8.12	\$12.12	\$11.20	\$19.12	\$25.72	\$24.12	\$41.20	\$56.40
43	\$5.00	\$8.52	\$12.60	\$11.72	\$19.80	\$26.60	\$24.72	\$42.32	\$57.80
44	\$5.20	\$8.92	\$13.20	\$12.20	\$20.52	\$27.52	\$25.40	\$43.40	\$59.32
45	\$5.52	\$9.40	\$13.92	\$12.72	\$21.32	\$28.52	\$26.12	\$44.60	\$60.92
46	\$5.72	\$9.92	\$14.60	\$13.20	\$22.12	\$29.52	\$26.80	\$45.72	\$62.40
47	\$6.00	\$10.32	\$15.20	\$13.60	\$22.92	\$30.40	\$27.32	\$46.60	\$63.60
48	\$6.40	\$11.12	\$16.20	\$14.52	\$24.20	\$32.12	\$28.60	\$48.92	\$66.52
49	\$6.92	\$11.92	\$17.40	\$15.40	\$25.80	\$34.00	\$30.20	\$51.40	\$69.92
50	\$7.40	\$12.80	\$18.60	\$16.40	\$27.40	\$36.00	\$31.80	\$54.12	\$73.40
51	\$8.40	\$14.40	\$21.00	\$18.72	\$31.12	\$40.92	\$35.72	\$60.80	\$82.32
52	\$9.12	\$15.52	\$22.40	\$20.12	\$33.40	\$43.80	\$37.92	\$64.52	\$87.20
53	\$9.60	\$16.20	\$23.40	\$21.20	\$35.20	\$46.00	\$39.40	\$67.00	\$90.52
54	\$10.12	\$17.12	\$24.60	\$22.32	\$37.00	\$48.32	\$40.92	\$69.60	\$93.92
55	\$10.80	\$18.12	\$26.00	\$23.60	\$39.12	\$51.12	\$42.60	\$72.40	\$97.80
56	\$11.52	\$19.20	\$27.40	\$24.80	\$41.20	\$53.80	\$44.32	\$75.32	\$101.72
57	\$12.20	\$20.20	\$28.92	\$26.12	\$43.40	\$56.60	\$46.00	\$78.12	\$105.52
58	\$13.12	\$21.60	\$30.80	\$27.92	\$46.20	\$60.20	\$48.40	\$82.32	\$110.92
59	\$14.12	\$23.32	\$33.00	\$29.92	\$49.52	\$64.40	\$51.32	\$87.12	\$117.20
60	\$15.32	\$25.12	\$35.40	\$32.12	\$53.12	\$69.00	\$54.52	\$92.52	\$124.32
61	\$17.60	\$28.80	\$40.72	\$36.40	\$60.60	\$78.60	\$61.40	\$104.52	\$140.32
62	\$19.20	\$31.40	\$44.32	\$39.20	\$65.40	\$84.80	\$65.40	\$111.60	\$149.92
63	\$20.80	\$33.80	\$47.72	\$41.52	\$69.52	\$90.32	\$68.60	\$117.32	\$157.72
64	\$22.40	\$36.40	\$51.32	\$43.92	\$73.80	\$95.80	\$71.80	\$123.12	\$165.60
65	\$26.32	\$42.60	\$60.32	\$49.52	\$83.60	\$109.72	\$78.40	\$134.92	\$181.12
66	\$28.20	\$45.52	\$64.40	\$52.32	\$88.80	\$116.72	\$82.32	\$141.92	\$193.40
67	\$31.40	\$50.52	\$71.32	\$57.20	\$97.52	\$127.92	\$89.60	\$154.80	\$210.92
68	\$34.12	\$54.72	\$77.00	\$61.20	\$104.80	\$137.60	\$95.20	\$164.92	\$224.40
69	\$36.92	\$59.00	\$82.92	\$65.12	\$111.92	\$146.72	\$100.92	\$175.20	\$238.00
70	\$40.12	\$64.00	\$89.60	\$69.80	\$120.52	\$158.00	\$107.60	\$187.32	\$254.00
71	\$44.00	\$70.12	\$97.80	\$75.12	\$129.72	\$169.52	\$114.52	\$199.20	\$269.32
72	\$48.72	\$77.60	\$107.92	\$81.72	\$141.00	\$183.60	\$123.20	\$214.12	\$288.40
73	\$53.80	\$85.60	\$118.52	\$88.52	\$152.72	\$198.00	\$132.00	\$229.32	\$307.72
74	\$59.40	\$94.52	\$130.20	\$96.00	\$165.52	\$213.80	\$141.72	\$245.92	\$328.72
75	\$67.52	\$107.40	\$149.00	\$103.60	\$179.20	\$233.40	\$149.00	\$258.92	\$349.92
76	\$75.32	\$119.80	\$165.60	\$113.60	\$196.20	\$254.80	\$161.92	\$281.00	\$378.52
77	\$84.72	\$134.40	\$185.00	\$125.32	\$216.20	\$279.60	\$177.20	\$307.20	\$412.12
78	\$93.40	\$148.12	\$202.92	\$135.72	\$233.92	\$301.00	\$190.60	\$329.92	\$440.32
79	\$103.20	\$163.40	\$222.80	\$147.00	\$253.12	\$324.40	\$204.92	\$354.32	\$470.92
80	\$113.40	\$179.20	\$243.00	\$158.32	\$272.20	\$346.92	\$219.20	\$378.52	\$500.32