

Active LAPRA Member LTC Premium Worksheet

To calculate the per pay period cost for Buy-up LTC insurance for you, follow these steps:

1) Calculate the total per pay period cost for Buy-up LTC coverage.

- A) Find the rate per \$1,000 of coverage from the table on the reverse side of this worksheet based on your age on 07/01/2012 and the LTC Plan and benefit duration you choose.
- B) Multiply the rate by your monthly benefit amount then divide by \$1,000.
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2) Calculate the per pay period cost for your Core LTC coverage paid by LAPRA.

- A) Find the rate per \$1,000 of coverage from the table on the reverse side of this worksheet based on your age on 07/01/2012 for Plan 1 with a \$1,500 monthly benefit and 2-year benefit duration.
- B) Multiply the rate by \$1,500 then divide by \$1,000.
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3) Calculate your net per pay period cost for Buy-up LTC coverage by subtracting the cost for your Core LTC coverage from the total cost for your Buy-up LTC coverage.

Example: Assume you are 40 years old on 07/01/2012 and choose Plan 2 with 5 years benefit duration and \$2,500 monthly benefit.

1) Calculate the total per pay period cost for Buy-up LTC coverage.

- A) Rate per \$1,000 at age 40 on 07/01/2012 for Plan 2 with 5 years benefit duration = **\$8.40**
- B) $\$8.40 \times \$2,500 / \$1,000 = \mathbf{\$21.00}$ per pay period
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2) Calculate the per pay period cost for your Core LTC coverage paid by LAPRA.

- A) Rate per \$1,000 at age 40 on 07/01/2012 for Plan 1 with 2 years benefit duration = **\$2.06**
- B) $\$2.06 \times \$1,500 / \$1,000 = \mathbf{\$3.09}$ per pay period
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3) Calculate your net per pay period cost for Buy-up LTC coverage: $\$21.00 - \$3.09 = \$17.91$ per pay period

Premium Calculation for You:

1) Calculate the total per pay period cost for Buy-up LTC coverage.

- A) Rate per \$1,000 at age _____ on 07/01/2012 for Plan ____ with ____ years benefit duration = \$ _____
- B) Rate per \$1,000 \$ _____ X Monthly Benefit Amount \$ _____ / \$1,000 = \$ _____ per pay period
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2) Calculate the per pay period cost for your Core LTC coverage paid by LAPRA.

- A) Rate per \$1,000 at age _____ on 07/01/2012 for Plan 1 with 2 years benefit duration = \$ _____
- B) Rate per \$1,000 \$ _____ X \$ 1,500 / \$1,000 = \$ _____ per pay period
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3) Calculate your net per pay period cost for Buy-up LTC coverage:

1B) \$ _____ - 2B) \$ _____ = \$ _____ per pay period

LTC Per-Pay-Period Rates for Active LAPRA Member (per \$1,000 of Coverage)

Age of LAPRA Member as of 07/01/2012

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	\$1.46	\$2.36	\$3.70	\$2.96	\$5.10	\$7.00	\$7.86	\$13.50	\$18.66
31	\$1.50	\$2.46	\$3.80	\$3.10	\$5.36	\$7.30	\$8.10	\$13.90	\$19.20
32	\$1.56	\$2.50	\$3.90	\$3.30	\$5.60	\$7.70	\$8.36	\$14.36	\$19.80
33	\$1.60	\$2.60	\$4.06	\$3.46	\$5.90	\$8.06	\$8.60	\$14.80	\$20.40
34	\$1.66	\$2.70	\$4.16	\$3.60	\$6.20	\$8.46	\$8.90	\$15.30	\$21.06
35	\$1.70	\$2.80	\$4.30	\$3.80	\$6.50	\$8.90	\$9.20	\$15.80	\$21.70
36	\$1.76	\$2.96	\$4.46	\$4.00	\$6.86	\$9.36	\$9.50	\$16.30	\$22.40
37	\$1.80	\$3.06	\$4.66	\$4.20	\$7.20	\$9.80	\$9.80	\$16.80	\$23.10
38	\$1.90	\$3.20	\$4.80	\$4.46	\$7.60	\$10.30	\$10.10	\$17.36	\$23.86
39	\$1.96	\$3.36	\$5.00	\$4.66	\$7.96	\$10.86	\$10.46	\$17.96	\$24.60
40	\$2.06	\$3.50	\$5.20	\$4.90	\$8.40	\$11.36	\$10.80	\$18.50	\$25.40
41	\$2.26	\$3.86	\$5.76	\$5.40	\$9.20	\$12.46	\$11.76	\$20.16	\$27.66
42	\$2.36	\$4.06	\$6.06	\$5.60	\$9.56	\$12.86	\$12.06	\$20.60	\$28.20
43	\$2.50	\$4.26	\$6.30	\$5.86	\$9.90	\$13.30	\$12.36	\$21.16	\$28.90
44	\$2.60	\$4.46	\$6.60	\$6.10	\$10.26	\$13.76	\$12.70	\$21.70	\$29.66
45	\$2.76	\$4.70	\$6.96	\$6.36	\$10.66	\$14.26	\$13.06	\$22.30	\$30.46
46	\$2.86	\$4.96	\$7.30	\$6.60	\$11.06	\$14.76	\$13.40	\$22.86	\$31.20
47	\$3.00	\$5.16	\$7.60	\$6.80	\$11.46	\$15.20	\$13.66	\$23.30	\$31.80
48	\$3.20	\$5.56	\$8.10	\$7.26	\$12.10	\$16.06	\$14.30	\$24.46	\$33.26
49	\$3.46	\$5.96	\$8.70	\$7.70	\$12.90	\$17.00	\$15.10	\$25.70	\$34.96
50	\$3.70	\$6.40	\$9.30	\$8.20	\$13.70	\$18.00	\$15.90	\$27.06	\$36.70
51	\$4.20	\$7.20	\$10.50	\$9.36	\$15.56	\$20.46	\$17.86	\$30.40	\$41.16
52	\$4.56	\$7.76	\$11.20	\$10.06	\$16.70	\$21.90	\$18.96	\$32.26	\$43.60
53	\$4.80	\$8.10	\$11.70	\$10.60	\$17.60	\$23.00	\$19.70	\$33.50	\$45.26
54	\$5.06	\$8.56	\$12.30	\$11.16	\$18.50	\$24.16	\$20.46	\$34.80	\$46.96
55	\$5.40	\$9.06	\$13.00	\$11.80	\$19.56	\$25.56	\$21.30	\$36.20	\$48.90
56	\$5.76	\$9.60	\$13.70	\$12.40	\$20.60	\$26.90	\$22.16	\$37.66	\$50.86
57	\$6.10	\$10.10	\$14.46	\$13.06	\$21.70	\$28.30	\$23.00	\$39.06	\$52.76
58	\$6.56	\$10.80	\$15.40	\$13.96	\$23.10	\$30.10	\$24.20	\$41.16	\$55.46
59	\$7.06	\$11.66	\$16.50	\$14.96	\$24.76	\$32.20	\$25.66	\$43.56	\$58.60
60	\$7.66	\$12.56	\$17.70	\$16.06	\$26.56	\$34.50	\$27.26	\$46.26	\$62.16
61	\$8.80	\$14.40	\$20.36	\$18.20	\$30.30	\$39.30	\$30.70	\$52.26	\$70.16
62	\$9.60	\$15.70	\$22.16	\$19.60	\$32.70	\$42.40	\$32.70	\$55.80	\$74.96
63	\$10.40	\$16.90	\$23.86	\$20.76	\$34.76	\$45.16	\$34.30	\$58.66	\$78.86
64	\$11.20	\$18.20	\$25.66	\$21.96	\$36.90	\$47.90	\$35.90	\$61.56	\$82.80
65	\$13.16	\$21.30	\$30.16	\$24.76	\$41.80	\$54.86	\$39.20	\$67.46	\$90.56
66	\$14.10	\$22.76	\$32.20	\$26.16	\$44.40	\$58.36	\$41.16	\$70.96	\$96.70
67	\$15.70	\$25.26	\$35.66	\$28.60	\$48.76	\$63.96	\$44.80	\$77.40	\$105.46
68	\$17.06	\$27.36	\$38.50	\$30.60	\$52.40	\$68.80	\$47.60	\$82.46	\$112.20
69	\$18.46	\$29.50	\$41.46	\$32.56	\$55.96	\$73.36	\$50.46	\$87.60	\$119.00
70	\$20.06	\$32.00	\$44.80	\$34.90	\$60.26	\$79.00	\$53.80	\$93.66	\$127.00
71	\$22.00	\$35.06	\$48.90	\$37.56	\$64.86	\$84.76	\$57.26	\$99.60	\$134.66
72	\$24.36	\$38.80	\$53.96	\$40.86	\$70.50	\$91.80	\$61.60	\$107.06	\$144.20
73	\$26.90	\$42.80	\$59.26	\$44.26	\$76.36	\$99.00	\$66.00	\$114.66	\$153.86
74	\$29.70	\$47.26	\$65.10	\$48.00	\$82.76	\$106.90	\$70.86	\$122.96	\$164.36
75	\$33.76	\$53.70	\$74.50	\$51.80	\$89.60	\$116.70	\$74.50	\$129.46	\$174.96
76	\$37.66	\$59.90	\$82.80	\$56.80	\$98.10	\$127.40	\$80.96	\$140.50	\$189.26
77	\$42.36	\$67.20	\$92.50	\$62.66	\$108.10	\$139.80	\$88.60	\$153.60	\$206.06
78	\$46.70	\$74.06	\$101.46	\$67.86	\$116.96	\$150.50	\$95.30	\$164.96	\$220.16
79	\$51.60	\$81.70	\$111.40	\$73.50	\$126.56	\$162.20	\$102.46	\$177.16	\$235.46
80	\$56.70	\$89.60	\$121.50	\$79.16	\$136.10	\$173.46	\$109.60	\$189.26	\$250.16
81	\$62.26	\$98.40	\$132.66	\$85.56	\$147.06	\$186.36	\$117.80	\$203.46	\$267.30
82	\$68.50	\$108.20	\$144.60	\$92.66	\$159.00	\$199.80	\$127.00	\$219.00	\$285.10
83	\$75.46	\$119.06	\$157.46	\$100.50	\$172.06	\$213.86	\$137.20	\$236.10	\$303.80
84	\$82.60	\$130.20	\$170.66	\$108.30	\$185.20	\$227.96	\$147.26	\$253.20	\$322.40
85	\$91.00	\$143.30	\$185.66	\$116.96	\$199.60	\$242.86	\$158.20	\$271.76	\$341.70
86	\$98.60	\$155.90	\$202.00	\$125.40	\$215.10	\$261.60	\$169.30	\$292.16	\$367.56
87	\$105.66	\$167.76	\$217.36	\$133.00	\$229.46	\$278.96	\$179.30	\$311.00	\$391.50
88	\$113.30	\$180.80	\$234.30	\$141.20	\$245.20	\$298.00	\$190.10	\$331.76	\$417.96
89	\$121.30	\$194.60	\$252.10	\$149.76	\$261.66	\$317.70	\$201.36	\$353.46	\$445.46
90	\$129.86	\$209.30	\$271.06	\$158.30	\$278.50	\$337.70	\$212.70	\$375.66	\$473.40
91	\$137.40	\$221.36	\$285.50	\$166.06	\$292.16	\$352.60	\$223.16	\$394.16	\$494.76
92	\$145.06	\$232.46	\$298.06	\$173.86	\$304.00	\$364.70	\$233.66	\$410.40	\$512.10
93	\$152.10	\$240.70	\$305.90	\$180.86	\$311.80	\$370.76	\$243.06	\$421.40	\$520.70
94	\$158.76	\$247.36	\$311.10	\$187.40	\$317.80	\$374.46	\$251.96	\$430.20	\$525.96
95	\$164.20	\$250.20	\$314.20	\$192.76	\$320.96	\$378.20	\$259.36	\$434.50	\$531.20
96	\$172.30	\$263.00	\$325.50	\$201.06	\$333.50	\$386.80	\$270.46	\$452.50	\$543.86
97	\$179.30	\$273.70	\$338.40	\$207.96	\$345.10	\$399.80	\$279.76	\$468.10	\$562.00
98	\$184.56	\$281.36	\$347.20	\$213.16	\$352.80	\$408.20	\$286.56	\$478.60	\$573.40
99	\$190.26	\$289.46	\$356.26	\$218.80	\$359.70	\$416.56	\$294.00	\$489.56	\$584.70
100	\$196.70	\$298.10	\$365.60	\$225.06	\$366.20	\$424.60	\$302.26	\$500.90	\$595.50