



RATE SHEET
Worcester Polytechnic Institute

<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Care Level	Total Home Health Care Compound Uncapped
Home Monthly Benefit	\$500	Inflation Protection	
Facility Benefit Duration	3 Years		
Home Benefit	50%		
Lifetime Maximum	\$36,000		
Elimination Period	90 Days		
Home Care Level	Professional Home & Community Care Services		

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 Health Care Option	Base Plan with Compound Inflation Option	Base Plan with Total Home Health Care and Compound Inflation Option
18-30	2.30	3.50	7.20	10.10
31	2.30	3.50	7.30	10.30
32	2.30	3.60	7.50	10.50
33	2.40	3.70	7.70	10.80
34	2.40	3.80	7.90	11.00
35	2.50	3.90	8.20	11.40
36	2.60	4.00	8.40	11.60
37	2.70	4.10	8.60	11.90
38	2.80	4.30	8.90	12.30
39	3.00	4.50	9.20	12.70
40	3.10	4.60	9.40	13.00
41	3.20	4.80	9.70	13.40
42	3.40	5.10	10.00	13.80
43	3.50	5.30	10.30	14.20
44	3.70	5.50	10.70	14.70
45	3.90	5.80	11.10	15.10
46	4.10	6.10	11.40	15.60
47	4.30	6.40	11.60	16.10
48	4.50	6.80	12.00	16.70
49	4.70	7.20	12.40	17.40
50	4.90	7.60	12.70	17.90
51	5.30	8.10	13.30	18.60
52	5.60	8.60	13.70	19.40
53	5.90	9.10	14.10	20.10
54	6.20	9.60	14.60	20.70
55	6.70	10.30	15.30	21.50
56	7.10	10.90	16.00	22.50
57	7.60	11.70	16.70	23.60
58	8.10	12.50	17.50	24.70
59	8.70	13.40	18.30	25.80



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Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan with Total Home Health Care	Base Plan with Compound Inflation	Base Plan with Total Home Health Care and Compound Inflation
	Base Plan	Option	Option	Option
60	9.50	14.40	19.30	27.10
61	10.30	15.60	20.70	28.90
62	11.40	17.00	22.30	31.00
63	12.40	18.40	23.80	32.80
64	13.70	20.10	25.70	35.20
65	15.60	22.40	28.60	38.60
66	17.20	24.40	30.90	41.20
67	19.20	26.70	33.70	44.50
68	21.20	29.10	36.30	47.40
69	23.60	31.80	39.50	51.00
70	26.10	34.70	42.50	54.30
71	29.00	38.00	46.50	58.80
72	32.20	41.60	50.60	63.30
73	35.70	45.70	54.80	68.20
74	39.40	50.00	59.40	73.30
75	47.60	59.60	70.30	85.90
76	52.20	64.80	76.20	92.40
77	57.30	70.40	82.00	98.70
78	62.90	76.60	88.80	105.90
79	69.00	83.30	95.50	113.20
80	75.90	90.70	103.40	121.60



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Facility Monthly Benefit	\$1,000	Home Care Level	Total Home Health Care Compound Uncapped
Home Monthly Benefit	\$500	Inflation Protection	
Facility Benefit Duration	6 Years		
Home Benefit	50%		
Lifetime Maximum	\$72,000		
Elimination Period	90 Days		
Home Care Level	Professional Home & Community Care Services		

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 with Total Home Health Care	Base Plan with Compound Inflation	Base Plan with Total Home Health Care and Compound Inflation
	Base Plan	Option	Option	Option
18-30	3.00	4.70	9.50	13.60
31	3.10	4.80	9.80	13.90
32	3.10	4.90	10.00	14.20
33	3.20	5.00	10.40	14.60
34	3.30	5.10	10.60	14.90
35	3.40	5.30	10.90	15.40
36	3.50	5.40	11.20	15.70
37	3.70	5.60	11.50	16.10
38	3.80	5.90	11.90	16.70
39	4.00	6.10	12.20	17.10
40	4.10	6.30	12.50	17.50
41	4.30	6.60	12.80	18.00
42	4.50	6.90	13.30	18.60
43	4.70	7.20	13.70	19.10
44	4.90	7.50	14.20	19.80
45	5.20	7.90	14.60	20.40
46	5.50	8.40	15.10	21.10
47	5.70	8.80	15.50	21.80
48	6.10	9.30	16.00	22.60
49	6.30	9.80	16.40	23.40
50	6.60	10.40	16.80	24.10
51	6.90	11.00	17.40	25.10
52	7.40	11.70	18.10	26.10
53	7.80	12.40	18.60	27.10
54	8.30	13.20	19.30	28.10
55	8.80	14.00	20.10	29.10
56	9.40	14.90	20.90	30.30
57	10.00	16.00	21.90	31.80
58	10.70	17.10	22.90	33.40
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Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan with Total Home Health Care	Base Plan with Compound Inflation	Base Plan with Total Home Health Care and Compound Inflation
	Base Plan	Option	Option	Option
60	12.30	19.70	25.10	36.70
61	13.50	21.40	26.90	39.30
62	14.80	23.30	29.00	42.10
63	16.20	25.40	30.80	44.70
64	17.80	27.70	33.20	47.90
65	20.20	30.90	36.80	52.50
66	22.40	33.70	39.80	56.30
67	24.80	36.90	43.30	60.70
68	27.40	40.20	46.70	64.70
69	30.30	43.90	50.40	69.50
70	33.50	48.00	54.30	74.30
71	37.20	52.60	59.40	80.50
72	41.20	57.60	64.50	86.70
73	45.50	63.10	69.70	93.30
74	50.30	69.10	75.60	100.30
75	60.50	82.50	89.10	117.60
76	66.50	89.70	96.70	126.60
77	72.90	97.60	104.00	135.40
78	79.90	106.20	112.30	145.20
79	87.60	115.60	120.70	155.40
80	96.10	125.70	130.60	167.00



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Facility Monthly Benefit	\$1,000	Home Care Level	Total Home Health Care Compound Uncapped
Home Monthly Benefit	\$500	Inflation Protection	
Facility Benefit Duration	Unlimited		
Home Benefit	50%		
Lifetime Maximum	Unlimited		
Elimination Period	90 Days		
Home Care Level	Professional Home & Community Care Services		

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Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan with Total Home Health Care	Base Plan with Compound Inflation	Base Plan with Total Home Health Care and Compound Inflation
	Base Plan	Option	Option	Option
18-30	4.20	6.70	12.90	18.90
31	4.20	6.80	13.10	19.30
32	4.30	6.90	13.50	19.80
33	4.40	7.00	13.80	20.30
34	4.50	7.20	14.00	20.60
35	4.60	7.40	14.40	21.20
36	4.70	7.60	14.80	21.70
37	4.90	7.90	15.30	22.30
38	5.10	8.20	15.70	22.80
39	5.30	8.50	16.10	23.50
40	5.50	8.90	16.60	24.20
41	5.80	9.20	17.10	24.90
42	6.00	9.60	17.60	25.50
43	6.30	10.00	18.10	26.30
44	6.60	10.50	18.60	27.10
45	6.90	11.10	19.20	27.90
46	7.30	11.60	19.80	28.90
47	7.60	12.30	20.30	29.80
48	8.00	13.00	21.00	31.10
49	8.40	13.70	21.50	32.00
50	8.90	14.60	22.10	33.20
51	9.30	15.40	22.80	34.50
52	9.80	16.30	23.50	35.80
53	10.40	17.40	24.40	37.40
54	10.90	18.40	25.10	38.70
55	11.40	19.50	25.90	39.70
56	12.20	20.90	27.00	41.50
57	13.10	22.30	28.20	43.70
58	13.90	23.90	29.40	45.80
59	14.90	25.60	30.80	47.90



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Monthly Rates

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		Base Plan with Total Home Health Care	Base Plan with Compound Inflation	Base Plan with Total Home Health Care and Compound Inflation
	Base Plan	Option	Option	Option
60	16.00	27.50	32.10	50.30
61	17.50	29.90	34.40	53.80
62	19.00	32.60	36.80	57.70
63	20.80	35.50	39.10	61.30
64	22.60	38.60	41.80	65.50
65	25.60	43.10	46.30	72.00
66	28.40	47.10	50.10	77.30
67	31.40	51.40	54.40	83.20
68	34.70	56.10	58.50	88.80
69	38.30	61.20	63.30	95.30
70	42.30	66.80	68.20	102.00
71	46.90	73.20	74.30	110.20
72	51.80	79.90	80.60	118.60
73	57.00	87.20	86.90	127.30
74	62.80	95.00	93.90	136.50
75	75.40	113.10	110.50	159.60
76	82.80	123.10	119.90	171.80
77	90.80	133.80	128.90	183.50
78	99.30	145.30	139.00	196.50
79	108.60	157.80	149.20	210.10
80	118.90	171.30	161.00	225.50