

BAYLOR UNIVERSITY
Policy # 509470

INITIAL RATES

BASE PLAN:	OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000 HOME CARE LEVEL	TOTAL
HOME MONTHLY BENEFIT	\$500 INFLATION PROTECTION	SIMPLE
FACILITY BEN DURATION	3 YEARS	
HOME BENEFIT	50%	
LIFETIME MAXIMUM	\$36,000	
ELIMINATION PERIOD	90 DAYS	
HOME CARE LEVEL	PROFESSIONAL	

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH	BASE PLAN WITH	BASE PLAN WITH
		TOTAL HOME CARE	SIMPLE INFLATION	TOTAL HOME CARE
		OPTION	OPTION	OPTION WITH
				SIMPLE INFLATION
18	2.30	3.50	3.20	4.90
19	2.30	3.50	3.20	4.90
20	2.30	3.50	3.20	4.90
21	2.30	3.50	3.20	4.90
22	2.30	3.50	3.20	4.90
23	2.30	3.50	3.20	4.90
24	2.30	3.50	3.20	4.90
25	2.30	3.50	3.20	4.90
26	2.30	3.50	3.20	4.90
27	2.30	3.50	3.20	4.90
28	2.30	3.50	3.20	4.90
29	2.30	3.50	3.20	4.90
30	2.30	3.50	3.20	4.90
31	2.30	3.50	3.20	5.00
32	2.30	3.60	3.30	5.20
33	2.40	3.70	3.40	5.30
34	2.50	3.80	3.60	5.60
35	2.60	3.90	3.70	5.70
36	2.60	4.00	3.90	6.00
37	2.70	4.10	4.00	6.20
38	2.90	4.30	4.30	6.50
39	3.00	4.50	4.60	6.80
40	3.10	4.70	4.70	7.00
41	3.20	4.90	5.00	7.40
42	3.40	5.10	5.30	7.80
43	3.50	5.30	5.50	8.20
44	3.70	5.60	5.80	8.60
45	3.90	5.90	6.20	9.10
46	4.10	6.20	6.40	9.50
47	4.30	6.40	6.70	10.00
48	4.50	6.90	7.20	10.70
49	4.70	7.20	7.50	11.30
50	5.00	7.60	8.00	12.00
51	5.30	8.20	8.40	12.70
52	5.60	8.70	8.90	13.40
53	6.00	9.20	9.40	14.30
54	6.20	9.70	9.90	15.10

BAYLOR UNIVERSITY
Policy # 509470

INITIAL RATES

BASE PLAN:	OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000 HOME CARE LEVEL	TOTAL
HOME MONTHLY BENEFIT	\$500 INFLATION PROTECTION	SIMPLE
FACILITY BEN DURATION	3 YEARS	
HOME BENEFIT	50%	
LIFETIME MAXIMUM	\$36,000	
ELIMINATION PERIOD	90 DAYS	
HOME CARE LEVEL	PROFESSIONAL	

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH	BASE PLAN WITH	BASE PLAN WITH
		TOTAL HOME CARE	SIMPLE INFLATION	TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
		OPTION	OPTION	OPTION
55	6.70	10.30	10.50	15.80
56	7.10	11.00	11.10	16.70
57	7.70	11.80	11.90	17.80
58	8.20	12.60	12.80	19.10
59	8.80	14.50	13.80	20.40
60	9.50	14.50	14.70	21.70
61	10.30	15.60	16.00	23.30
62	11.40	17.10	17.50	25.30
63	12.50	18.50	19.00	27.20
64	13.80	20.20	20.70	29.50
65	15.70	22.50	23.60	32.80
66	17.30	24.50	25.80	35.40
67	19.30	26.80	28.40	38.50
68	21.40	29.30	31.10	41.50
69	23.70	32.00	34.30	45.10
70	26.20	34.90	37.50	48.70
71	29.20	38.20	41.20	52.90
72	32.30	41.90	45.30	57.60
73	35.90	45.90	49.60	62.30
74	39.70	50.20	54.40	67.70
75	47.80	71.60	64.70	79.90
76	52.50	65.20	70.60	86.30
77	57.70	70.80	76.40	92.60
78	63.30	77.00	83.20	100.00
79	69.40	83.80	89.90	107.30
80	76.30	91.20	98.10	116.00
81	84.10	99.50	107.30	125.70
82	93.20	109.60	117.10	136.40
83	103.00	120.40	128.40	148.80
84	113.50	131.90	139.30	160.70
85	134.70	156.30	164.00	188.80
86	145.30	167.50	175.50	200.90
87	156.00	178.80	186.90	212.90
88	166.70	190.00	199.80	226.30
89	177.40	201.00	210.90	237.90

BAYLOR UNIVERSITY
Policy # 509470

INITIAL RATES

BASE PLAN:	OPTIONS:	
FACILITY MONTHLY BENEFIT	\$1000 HOME CARE LEVEL	TOTAL
HOME MONTHLY BENEFIT	\$500 INFLATION PROTECTION	SIMPLE
FACILITY BEN DURATION	6 YEARS	
HOME BENEFIT	50%	
LIFETIME MAXIMUM	\$72,000	
ELIMINATION PERIOD	90 DAYS	
HOME CARE LEVEL	PROFESSIONAL	

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH	BASE PLAN WITH	BASE PLAN WITH
		TOTAL HOME CARE	SIMPLE INFLATION	TOTAL HOME CARE
		OPTION	OPTION	OPTION WITH
				SIMPLE INFLATION
18	3.00	4.70	4.20	6.60
19	3.00	4.70	4.20	6.60
20	3.00	4.70	4.20	6.60
21	3.00	4.70	4.20	6.60
22	3.00	4.70	4.20	6.60
23	3.00	4.70	4.20	6.60
24	3.00	4.70	4.20	6.60
25	3.00	4.70	4.20	6.60
26	3.00	4.70	4.20	6.60
27	3.00	4.70	4.20	6.60
28	3.00	4.70	4.20	6.60
29	3.00	4.70	4.20	6.60
30	3.00	4.70	4.20	6.60
31	3.10	4.80	4.30	6.70
32	3.10	4.90	4.50	7.00
33	3.20	5.00	4.70	7.20
34	3.30	5.10	4.80	7.40
35	3.40	5.30	5.10	7.80
36	3.50	5.50	5.30	8.10
37	3.70	5.70	5.50	8.40
38	3.80	5.90	5.80	8.80
39	4.00	6.10	6.10	9.20
40	4.10	6.30	6.30	9.60
41	4.30	6.60	6.60	10.10
42	4.50	6.90	7.00	10.60
43	4.70	7.20	7.30	11.10
44	5.00	7.60	7.70	11.70
45	5.30	8.00	8.30	12.40
46	5.50	8.40	8.60	13.00
47	5.80	8.90	9.10	13.80
48	6.10	9.40	9.50	14.50
49	6.30	9.80	10.00	15.40
50	6.60	10.40	10.50	16.20
51	7.00	11.00	11.10	17.10
52	7.40	11.80	11.70	18.20
53	7.90	12.50	12.50	19.40
54	8.30	13.20	13.10	20.40

BAYLOR UNIVERSITY
Policy # 509470

INITIAL RATES

BASE PLAN:		OPTIONS:	
FACILITY MONTHLY BENEFIT		\$1000 HOME CARE LEVEL	TOTAL
HOME MONTHLY BENEFIT		\$500 INFLATION PROTECTION	SIMPLE
FACILITY BEN DURATION		6 YEARS	
HOME BENEFIT		50%	
LIFETIME MAXIMUM		\$72,000	
ELIMINATION PERIOD		90 DAYS	
HOME CARE LEVEL	PROFESSIONAL		

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH	BASE PLAN WITH	BASE PLAN WITH
		TOTAL HOME CARE	SIMPLE INFLATION	TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
		OPTION	OPTION	OPTION
55	8.90	14.10	13.90	21.50
56	9.40	15.00	14.70	22.80
57	10.10	16.10	15.70	24.30
58	10.80	17.20	16.80	26.00
59	11.60	18.50	17.90	27.70
60	12.40	19.80	19.20	29.50
61	13.60	21.50	20.90	31.90
62	14.90	23.50	22.80	34.60
63	16.30	25.50	24.60	37.30
64	17.90	27.80	26.90	40.40
65	20.30	31.00	30.30	44.90
66	22.50	33.90	33.20	48.50
67	24.90	37.10	36.70	53.00
68	27.60	40.40	40.00	57.10
69	30.50	44.10	44.00	61.90
70	33.70	48.20	48.00	66.90
71	37.40	52.90	52.70	72.80
72	41.40	58.00	57.90	79.20
73	45.80	63.50	63.20	85.60
74	50.60	69.50	69.30	93.10
75	60.90	82.90	82.20	109.70
76	66.90	90.20	89.60	118.60
77	73.30	98.20	96.90	127.50
78	80.40	106.80	105.50	137.80
79	88.10	116.20	113.90	147.90
80	96.60	126.40	123.90	159.70
81	106.20	137.90	135.20	172.90
82	117.60	151.70	147.40	187.70
83	129.60	166.60	161.30	204.50
84	142.50	182.50	174.70	221.00
85	168.70	216.00	205.00	259.40
86	181.90	231.40	219.30	275.70
87	195.30	246.90	233.60	292.40
88	208.60	262.10	249.50	310.50
89	222.00	277.40	263.50	326.60

BAYLOR UNIVERSITY
Policy # 509470

INITIAL RATES

BASE PLAN:		OPTIONS:	
FACILITY MONTHLY BENEFIT		\$1000 HOME CARE LEVEL	TOTAL
HOME MONTHLY BENEFIT		\$500 INFLATION PROTECTION	SIMPLE
FACILITY BEN DURATION	UNLIMITED		
HOME BENEFIT	50%		
LIFETIME MAXIMUM	UNLIMITED		
ELIMINATION PERIOD	90 DAYS		
HOME CARE LEVEL	PROFESSIONAL		

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH	BASE PLAN WITH	BASE PLAN WITH
		TOTAL HOME CARE	SIMPLE INFLATION	TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
		OPTION	OPTION	OPTION
18	4.20	6.70	5.80	9.30
19	4.20	6.70	5.80	9.30
20	4.20	6.70	5.80	9.30
21	4.20	6.70	5.80	9.30
22	4.20	6.70	5.80	9.30
23	4.20	6.70	5.80	9.30
24	4.20	6.70	5.80	9.30
25	4.20	6.70	5.80	9.30
26	4.20	6.70	5.80	9.30
27	4.20	6.70	5.80	9.30
28	4.20	6.70	5.80	9.30
29	4.20	6.70	5.80	9.30
30	4.20	6.70	5.80	9.30
31	4.20	6.80	6.00	9.60
32	4.30	7.00	6.20	10.00
33	4.40	7.10	6.30	10.20
34	4.50	7.20	6.50	10.50
35	4.60	7.50	6.80	11.00
36	4.80	7.70	7.10	11.40
37	5.00	8.00	7.50	11.90
38	5.10	8.20	7.80	12.40
39	5.40	8.60	8.20	12.90
40	5.60	8.90	8.50	13.50
41	5.90	9.30	9.00	14.10
42	6.10	9.60	9.30	14.70
43	6.30	10.10	9.90	15.50
44	6.60	10.60	10.30	16.30
45	7.00	11.10	10.90	17.20
46	7.30	11.70	11.50	18.10
47	7.70	12.40	12.10	19.20
48	8.10	13.10	12.70	20.30
49	8.40	13.80	13.30	21.40
50	8.90	14.70	14.00	22.60
51	9.30	15.50	14.80	24.00
52	9.80	16.40	15.50	25.40
53	10.40	17.50	16.40	26.90
54	11.00	18.50	17.30	28.50

BAYLOR UNIVERSITY
Policy # 509470

INITIAL RATES

BASE PLAN:		OPTIONS:		
FACILITY MONTHLY BENEFIT		\$1000 HOME CARE LEVEL		TOTAL
HOME MONTHLY BENEFIT		\$500 INFLATION PROTECTION		SIMPLE
FACILITY BEN DURATION		UNLIMITED		
HOME BENEFIT		50%		
LIFETIME MAXIMUM		UNLIMITED		
ELIMINATION PERIOD		90 DAYS		
HOME CARE LEVEL		PROFESSIONAL		

MONTHLY RATES

INSURANCE AGE	BASE PLAN	BASE PLAN WITH	BASE PLAN WITH	BASE PLAN WITH
		TOTAL HOME CARE	SIMPLE INFLATION	TOTAL HOME CARE OPTION WITH SIMPLE INFLATION
		OPTION	OPTION	OPTION
55	11.50	19.60	18.10	29.70
56	12.30	21.00	19.20	31.60
57	13.10	22.50	20.40	33.80
58	14.00	24.10	21.80	36.00
59	15.00	25.80	23.20	38.40
60	16.10	27.60	24.70	40.90
61	17.50	30.10	26.80	44.20
62	19.10	32.80	29.10	47.90
63	20.90	35.70	31.40	51.70
64	22.80	38.80	34.10	55.90
65	25.70	43.30	38.40	62.10
66	28.50	47.40	42.00	67.20
67	31.60	51.70	46.30	73.30
68	34.90	56.40	50.40	78.90
69	38.50	61.50	55.30	85.50
70	42.50	67.20	60.40	92.40
71	47.20	73.60	66.20	100.50
72	52.10	80.40	72.50	109.00
73	57.30	87.70	78.80	117.40
74	63.20	95.60	86.20	127.10
75	75.80	113.80	102.10	149.50
76	83.30	123.70	111.30	161.50
77	91.30	134.50	120.30	173.50
78	99.80	146.10	130.60	187.10
79	109.30	158.70	141.00	200.80
80	119.60	172.20	153.00	216.20
81	131.10	187.30	166.60	233.50
82	144.80	205.40	181.20	252.70
83	159.20	224.70	197.70	274.30
84	174.40	244.80	213.30	295.00
85	205.70	288.30	249.40	344.40
86	221.90	308.90	266.90	366.10
87	238.00	329.30	284.20	388.40
88	254.20	349.70	303.50	412.40
89	270.40	370.10	320.60	434.20