



**THE RESEARCH CORPORATION OF THE UNIVERSITY OF HAWAII  
LONG TERM CARE INSURANCE PLAN RATES  
FOR EMPLOYEE BASE COVERAGE  
Effective July 1, 2015**

**Regular employees with 75-100% FTE are eligible for Long-Term Care Insurance the first day of the month following the employee's date of hire or eligibility. The premium is based on the age of the employee on the date he/she is initially enrolled into the Plan.**

**Base Plan:**

Facility Monthly Benefit: \$2,000  
Home Monthly Benefit: \$1,000  
Facility Benefit Duration: 3 Years  
Home Benefit: 50%  
Lifetime Maximum \$72,000  
Elimination Period 90 Days  
**Home Care Level: Professional**

INSURANCE AGE	BASE PLAN
18-32	4.20
33	4.40
34	4.60
35-36	4.80
37	5.00
38	5.20
39	5.40
40	5.60
41	6.00
42	6.20
43	6.60
44	6.80
45	7.20
46	7.40
47	7.80
48	8.20
49	8.60
50	9.20
51	9.60
52	10.40
53	10.80
54	11.40
55	12.20
56	13.00
57	14.00
58	15.00
59	16.20
60	17.40
61	19.00

INSURANCE AGE	BASE PLAN
62	21.00
63	22.80
64	25.00
65	28.60
66	31.60
67	35.20
68	39.00
69	43.20
70	48.00
71	53.40
72	59.20
73	65.60
74	72.40
75	87.40
76	95.80
77	105.40
78	115.60
79	127.00
80	139.60
81	153.60
82	170.40
83	188.20
84	207.40