



**RATE SHEET**  
**THE RESEARCH CORPORATION**  
**OF THE UNIVERSITY OF HAWAII**

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

*This rate sheet shows the cost per \$1,000 of coverage*

**Calculate your Premium:**

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Premium (A)}$$

**For Employees Only:**

$$\frac{\text{Rate for Plan 1 (3 Year Duration)}}{\text{(Based on Funded Amount)}} \times 2 = \text{Employer Paid Amount (B)}$$

$$\text{A MINUS B} = \text{EMPLOYEE'S COST}$$

**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
18-30	2.10	3.20	6.60	9.30
31	2.10	3.20	6.70	9.40
32	2.10	3.30	6.90	9.70
33	2.20	3.40	7.10	10.00
34	2.30	3.50	7.30	10.20
35	2.40	3.60	7.50	10.40
36	2.40	3.60	7.70	10.70
37	2.50	3.80	7.90	11.00
38	2.60	4.00	8.10	11.30
39	2.70	4.10	8.40	11.60
40	2.80	4.20	8.60	11.90
41	3.00	4.50	8.90	12.30
42	3.10	4.70	9.30	12.80
43	3.30	4.90	9.50	13.10
44	3.40	5.10	9.80	13.50
45	3.60	5.30	10.10	13.80
46	3.70	5.60	10.40	14.30
47	3.90	5.90	10.70	14.80
48	4.10	6.30	11.00	15.30
49	4.30	6.60	11.30	15.90
50	4.60	7.00	11.70	16.50
51	4.80	7.40	12.20	17.10
52	5.20	7.90	12.60	17.80
53	5.40	8.40	12.90	18.40
54	5.70	8.90	13.50	19.10
55	6.10	9.40	14.00	19.70
56	6.50	10.10	14.70	20.70
57	7.00	10.80	15.40	21.70
58	7.50	11.50	16.20	22.70
59	8.10	12.40	16.90	23.80



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Home Monthly Benefit	<b>\$500</b>	Inflation Protection	
Facility Benefit Duration	<b>3 Years</b>		
Home Benefit	<b>50%</b>		
Lifetime Maximum	<b>\$36,000</b>		
Elimination Period	<b>90 Days</b>		
Home Care Level	<b>Professional</b>		

*This rate sheet shows the cost per \$1,000 of coverage*

**Calculate your Premium:**

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{X} \div \$1,000 = \text{Your Premium (A)}$$

**For Employees Only:**

$$\frac{\text{Rate for Plan 1 (3 Year Duration)}}{\text{(Based on Funded Amount)}} \times 2 = \text{Employer Paid Amount (B)}$$

$$\text{A MINUS B} = \text{EMPLOYEE'S COST}$$

**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
60	8.70	13.30	17.70	24.90
61	9.50	14.30	19.00	26.50
62	10.50	15.70	20.60	28.50
63	11.40	16.90	21.90	30.20
64	12.50	18.40	23.60	32.30
65	14.30	20.60	26.20	35.40
66	15.80	22.40	28.40	37.90
67	17.60	24.50	30.90	40.80
68	19.50	26.70	33.40	43.50
69	21.60	29.10	36.20	46.80
70	24.00	31.90	39.10	50.00
71	26.70	34.90	42.70	54.00
72	29.60	38.20	46.50	58.20
73	32.80	42.00	50.40	62.70
74	36.20	45.90	54.60	67.30
75	43.70	54.80	64.60	79.00
76	47.90	59.50	70.00	84.90
77	52.70	64.80	75.40	90.70
78	57.80	70.40	81.60	97.40
79	63.50	76.60	87.80	104.10
80	69.80	83.40	95.00	111.80
81	76.80	91.00	103.30	120.50
82	85.20	100.20	113.00	131.00
83	94.10	110.10	123.00	142.10
84	103.70	120.60	133.30	153.40



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Facility Monthly Benefit	<b>\$1,000</b>	Home Care Level	<b>Total Compound Uncapped</b>
Home Monthly Benefit	<b>\$500</b>	Inflation Protection	
Facility Benefit Duration	<b>6 Years</b>		
Home Benefit	<b>50%</b>		
Lifetime Maximum	<b>\$72,000</b>		
Elimination Period	<b>90 Days</b>		
Home Care Level	<b>Professional</b>		

*This rate sheet shows the cost per \$1,000 of coverage*

**Calculate your Premium:**

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Premium (A)}$$

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**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
18-30	2.80	4.30	8.80	12.50
31	2.80	4.40	9.00	12.80
32	2.90	4.50	9.20	13.10
33	2.90	4.60	9.50	13.40
34	3.00	4.70	9.70	13.70
35	3.20	4.90	10.00	14.10
36	3.30	5.00	10.30	14.50
37	3.40	5.20	10.60	14.80
38	3.50	5.40	10.90	15.30
39	3.60	5.60	11.20	15.70
40	3.80	5.80	11.50	16.10
41	3.90	6.00	11.70	16.50
42	4.10	6.40	12.20	17.10
43	4.30	6.60	12.60	17.60
44	4.50	6.90	13.10	18.20
45	4.80	7.30	13.50	18.80
46	5.00	7.70	13.90	19.40
47	5.20	8.10	14.20	20.00
48	5.60	8.60	14.70	20.80
49	5.70	9.00	15.00	21.40
50	6.10	9.60	15.50	22.20
51	6.40	10.10	16.00	23.10
52	6.80	10.80	16.60	24.00
53	7.20	11.40	17.10	24.90
54	7.60	12.10	17.80	25.90
55	8.10	12.90	18.50	26.70
56	8.70	13.80	19.30	27.90
57	9.20	14.70	20.10	29.30
58	9.90	15.80	21.10	30.70
59	10.60	16.90	22.10	32.10



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**Monthly Rates**

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
	Base Plan	Base Plan With Total Home Care Option	Base Plan With Compound Inflation Option	Base Plan With Total Home Care Compound Inflation Option
60	11.30	18.10	23.00	33.70
61	12.40	19.70	24.70	36.00
62	13.60	21.50	26.60	38.70
63	14.90	23.30	28.30	41.00
64	16.30	25.40	30.40	43.90
65	18.50	28.40	33.80	48.20
66	20.60	31.00	36.60	51.80
67	22.80	33.90	39.80	55.80
68	25.20	37.00	42.90	59.50
69	27.90	40.40	46.40	63.90
70	30.80	44.10	49.90	68.30
71	34.20	48.40	54.60	74.00
72	37.90	52.90	59.30	79.60
73	41.80	58.00	64.00	85.70
74	46.20	63.40	69.40	92.20
75	55.60	75.80	81.90	108.10
76	61.10	82.50	88.90	116.40
77	67.00	89.80	95.60	124.40
78	73.40	97.60	103.10	133.30
79	80.50	106.20	110.90	142.80
80	88.30	115.60	120.00	153.50
81	97.00	126.00	130.00	165.30
82	107.50	138.70	141.90	179.70
83	118.50	152.30	154.30	194.80
84	130.20	166.70	167.10	210.50



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31	3.80	6.20	12.10	17.80
32	4.00	6.40	12.40	18.20
33	4.00	6.50	12.60	18.60
34	4.10	6.60	12.90	18.90
35	4.20	6.80	13.20	19.40
36	4.40	7.00	13.60	19.90
37	4.60	7.30	14.00	20.50
38	4.70	7.50	14.40	21.00
39	4.90	7.80	14.80	21.60
40	5.00	8.10	15.20	22.10
41	5.40	8.50	15.80	22.90
42	5.50	8.80	16.20	23.50
43	5.80	9.20	16.60	24.10
44	6.10	9.70	17.20	25.00
45	6.40	10.20	17.70	25.70
46	6.70	10.70	18.20	26.60
47	7.00	11.30	18.70	27.40
48	7.40	11.90	19.30	28.50
49	7.70	12.60	19.80	29.50
50	8.10	13.40	20.30	30.50
51	8.50	14.10	20.90	31.70
52	9.00	15.00	21.70	32.90
53	9.60	16.00	22.40	34.30
54	10.00	16.90	23.10	35.60
55	10.50	17.90	23.80	36.50
56	11.30	19.20	24.80	38.10
57	12.00	20.50	26.00	40.10
58	12.80	22.00	27.10	42.00
59	13.70	23.60	28.30	44.10



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60	14.70	25.30	29.50	46.20
61	16.10	27.50	31.60	49.60
62	17.50	30.00	33.80	53.00
63	19.10	32.60	36.00	56.40
64	20.70	35.40	38.40	60.20
65	23.50	39.60	42.60	66.20
66	26.00	43.20	46.00	71.00
67	28.80	47.20	50.00	76.50
68	31.90	51.60	53.90	81.60
69	35.20	56.20	58.10	87.60
70	38.90	61.40	62.70	93.80
71	43.10	67.20	68.20	101.30
72	47.50	73.40	74.00	109.00
73	52.40	80.10	79.90	117.10
74	57.70	87.40	86.30	125.50
75	69.30	103.90	101.60	146.60
76	76.10	113.10	110.10	157.90
77	83.40	122.90	118.50	168.70
78	91.30	133.60	127.70	180.60
79	99.80	145.00	137.10	193.10
80	109.20	157.40	148.00	207.20
81	119.80	171.20	160.10	222.80
82	132.30	187.70	174.40	241.40
83	145.50	205.40	189.00	260.70
84	159.30	223.70	203.90	280.50