

Retired LAPRA Member LTC Premium Worksheet

To calculate the monthly cost for LTC insurance for a retired LAPRA member, follow these steps:

1) Calculate the total monthly cost for 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 10/01/2012 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) Subtract the monthly LTC premium amount (\$7.53) paid by LAPRA from the total cost for your LTC coverage.

Example: Assume you are 62 years old on 10/01/2012 and choose Plan 1 with 2 years benefit duration and \$3,500 monthly benefit.

1) Calculate the total monthly cost for LTC coverage.

- A) Rate per \$1,000 at age 62 on 10/01/2012 for Plan 1 with 2 years benefit duration = \$19.20
 - B) $\$19.20 \times \$3,500 / \$1,000 = \67.20 per month
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2) Subtract the monthly LTC premium amount (\$7.53) paid by LAPRA from the total cost for your LTC coverage.

- A) $\$19.20 - \$7.53 = \$11.67$ per month
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Premium Calculation for You:

1) Calculate the total monthly cost for LTC coverage.

- A) Rate per \$1,000 at age _____ on 10/01/2012 for Plan _____ with _____ years benefit duration = \$ _____
 - B) Rate per \$1,000 \$ _____ X Monthly Benefit Amount \$ _____ / \$1,000 = \$ _____ per month
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2) Calculate your monthly cost for your LTC coverage.

- A) 1B) \$ _____ - \$7.53 = \$ _____ your monthly cost for LTC coverage

LTC Monthly Rates for Retired LAPRA Members (per \$1,000 of Coverage)

Age of Retired LAPRA Member

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	\$2.92	\$4.72	\$7.40	\$5.92	\$10.20	\$14.00	\$15.72	\$27.00	\$37.32
31	\$3.00	\$4.92	\$7.60	\$6.20	\$10.72	\$14.60	\$16.20	\$27.80	\$38.40
32	\$3.12	\$5.00	\$7.80	\$6.60	\$11.20	\$15.40	\$16.72	\$28.72	\$39.60
33	\$3.20	\$5.20	\$8.12	\$6.92	\$11.80	\$16.12	\$17.20	\$29.60	\$40.80
34	\$3.32	\$5.40	\$8.32	\$7.20	\$12.40	\$16.92	\$17.80	\$30.60	\$42.12
35	\$3.40	\$5.60	\$8.60	\$7.60	\$13.00	\$17.80	\$18.40	\$31.60	\$43.40
36	\$3.52	\$5.92	\$8.92	\$8.00	\$13.72	\$18.72	\$19.00	\$32.60	\$44.80
37	\$3.60	\$6.12	\$9.32	\$8.40	\$14.40	\$19.60	\$19.60	\$33.60	\$46.20
38	\$3.80	\$6.40	\$9.60	\$8.92	\$15.20	\$20.60	\$20.20	\$34.72	\$47.72
39	\$3.92	\$6.72	\$10.00	\$9.32	\$15.92	\$21.72	\$20.92	\$35.92	\$49.20
40	\$4.12	\$7.00	\$10.40	\$9.80	\$16.80	\$22.72	\$21.60	\$37.00	\$50.80
41	\$4.52	\$7.72	\$11.52	\$10.80	\$18.40	\$24.92	\$23.52	\$40.32	\$55.32
42	\$4.72	\$8.12	\$12.12	\$11.20	\$19.12	\$25.72	\$24.12	\$41.20	\$56.40
43	\$5.00	\$8.52	\$12.60	\$11.72	\$19.80	\$26.60	\$24.72	\$42.32	\$57.80
44	\$5.20	\$8.92	\$13.20	\$12.20	\$20.52	\$27.52	\$25.40	\$43.40	\$59.32
45	\$5.52	\$9.40	\$13.92	\$12.72	\$21.32	\$28.52	\$26.12	\$44.60	\$60.92
46	\$5.72	\$9.92	\$14.60	\$13.20	\$22.12	\$29.52	\$26.80	\$45.72	\$62.40
47	\$6.00	\$10.32	\$15.20	\$13.60	\$22.92	\$30.40	\$27.32	\$46.60	\$63.60
48	\$6.40	\$11.12	\$16.20	\$14.52	\$24.20	\$32.12	\$28.60	\$48.92	\$66.52
49	\$6.92	\$11.92	\$17.40	\$15.40	\$25.80	\$34.00	\$30.20	\$51.40	\$69.92
50	\$7.40	\$12.80	\$18.60	\$16.40	\$27.40	\$36.00	\$31.80	\$54.12	\$73.40
51	\$8.40	\$14.40	\$21.00	\$18.72	\$31.12	\$40.92	\$35.72	\$60.80	\$82.32
52	\$9.12	\$15.52	\$22.40	\$20.12	\$33.40	\$43.80	\$37.92	\$64.52	\$87.20
53	\$9.60	\$16.20	\$23.40	\$21.20	\$35.20	\$46.00	\$39.40	\$67.00	\$90.52
54	\$10.12	\$17.12	\$24.60	\$22.32	\$37.00	\$48.32	\$40.92	\$69.60	\$93.92
55	\$10.80	\$18.12	\$26.00	\$23.60	\$39.12	\$51.12	\$42.60	\$72.40	\$97.80
56	\$11.52	\$19.20	\$27.40	\$24.80	\$41.20	\$53.80	\$44.32	\$75.32	\$101.72
57	\$12.20	\$20.20	\$28.92	\$26.12	\$43.40	\$56.60	\$46.00	\$78.12	\$105.52
58	\$13.12	\$21.60	\$30.80	\$27.92	\$46.20	\$60.20	\$48.40	\$82.32	\$110.92
59	\$14.12	\$23.32	\$33.00	\$29.92	\$49.52	\$64.40	\$51.32	\$87.12	\$117.20
60	\$15.32	\$25.12	\$35.40	\$32.12	\$53.12	\$69.00	\$54.52	\$92.52	\$124.32
61	\$17.60	\$28.80	\$40.72	\$36.40	\$60.60	\$78.60	\$61.40	\$104.52	\$140.32
62	\$19.20	\$31.40	\$44.32	\$39.20	\$65.40	\$84.80	\$65.40	\$111.60	\$149.92
63	\$20.80	\$33.80	\$47.72	\$41.52	\$69.52	\$90.32	\$68.60	\$117.32	\$157.72
64	\$22.40	\$36.40	\$51.32	\$43.92	\$73.80	\$95.80	\$71.80	\$123.12	\$165.60
65	\$26.32	\$42.60	\$60.32	\$49.52	\$83.60	\$109.72	\$78.40	\$134.92	\$181.12
66	\$28.20	\$45.52	\$64.40	\$52.32	\$88.80	\$116.72	\$82.32	\$141.92	\$193.40
67	\$31.40	\$50.52	\$71.32	\$57.20	\$97.52	\$127.92	\$89.60	\$154.80	\$210.92
68	\$34.12	\$54.72	\$77.00	\$61.20	\$104.80	\$137.60	\$95.20	\$164.92	\$224.40
69	\$36.92	\$59.00	\$82.92	\$65.12	\$111.92	\$146.72	\$100.92	\$175.20	\$238.00
70	\$40.12	\$64.00	\$89.60	\$69.80	\$120.52	\$158.00	\$107.60	\$187.32	\$254.00
71	\$44.00	\$70.12	\$97.80	\$75.12	\$129.72	\$169.52	\$114.52	\$199.20	\$269.32
72	\$48.72	\$77.60	\$107.92	\$81.72	\$141.00	\$183.60	\$123.20	\$214.12	\$288.40
73	\$53.80	\$85.60	\$118.52	\$88.52	\$152.72	\$198.00	\$132.00	\$229.32	\$307.72
74	\$59.40	\$94.52	\$130.20	\$96.00	\$165.52	\$213.80	\$141.72	\$245.92	\$328.72
75	\$67.52	\$107.40	\$149.00	\$103.60	\$179.20	\$233.40	\$149.00	\$258.92	\$349.92
76	\$75.32	\$119.80	\$165.60	\$113.60	\$196.20	\$254.80	\$161.92	\$281.00	\$378.52
77	\$84.72	\$134.40	\$185.00	\$125.32	\$216.20	\$279.60	\$177.20	\$307.20	\$412.12
78	\$93.40	\$148.12	\$202.92	\$135.72	\$233.92	\$301.00	\$190.60	\$329.92	\$440.32
79	\$103.20	\$163.40	\$222.80	\$147.00	\$253.12	\$324.40	\$204.92	\$354.32	\$470.92
80	\$113.40	\$179.20	\$243.00	\$158.32	\$272.20	\$346.92	\$219.20	\$378.52	\$500.32
81	\$124.52	\$196.80	\$265.32	\$171.12	\$294.12	\$372.72	\$235.60	\$406.92	\$534.60
82	\$137.00	\$216.40	\$289.20	\$185.32	\$318.00	\$399.60	\$254.00	\$438.00	\$570.20
83	\$150.92	\$238.12	\$314.92	\$201.00	\$344.12	\$427.72	\$274.40	\$472.20	\$607.60
84	\$165.20	\$260.40	\$341.32	\$216.60	\$370.40	\$455.92	\$294.52	\$506.40	\$644.80
85	\$182.00	\$286.60	\$371.32	\$233.92	\$399.20	\$485.72	\$316.40	\$543.52	\$683.40
86	\$197.20	\$311.80	\$404.00	\$250.80	\$430.20	\$523.20	\$338.60	\$584.32	\$735.12
87	\$211.32	\$335.52	\$434.72	\$266.00	\$458.92	\$557.92	\$358.60	\$622.00	\$783.00
88	\$226.60	\$361.60	\$468.60	\$282.40	\$490.40	\$596.00	\$380.20	\$663.52	\$835.92
89	\$242.60	\$389.20	\$504.20	\$299.52	\$523.32	\$635.40	\$402.72	\$706.92	\$890.92
90	\$259.72	\$418.60	\$542.12	\$316.60	\$557.00	\$675.40	\$425.40	\$751.32	\$946.80
91	\$274.80	\$442.72	\$571.00	\$332.12	\$584.32	\$705.20	\$446.32	\$788.32	\$989.52
92	\$290.12	\$464.92	\$596.12	\$347.72	\$608.00	\$729.40	\$467.32	\$820.80	\$1,024.20
93	\$304.20	\$481.40	\$611.80	\$361.72	\$623.60	\$741.52	\$486.12	\$842.80	\$1,041.40
94	\$317.52	\$494.72	\$622.20	\$374.80	\$635.60	\$748.92	\$503.92	\$860.40	\$1,051.92
95	\$328.40	\$500.40	\$628.40	\$385.52	\$641.92	\$756.40	\$518.72	\$869.00	\$1,062.40
96	\$344.60	\$526.00	\$651.00	\$402.12	\$667.00	\$773.60	\$540.92	\$905.00	\$1,087.72
97	\$358.60	\$547.40	\$676.80	\$415.92	\$690.20	\$799.60	\$559.52	\$936.20	\$1,124.00
98	\$369.12	\$562.72	\$694.40	\$426.32	\$705.60	\$816.40	\$573.12	\$957.20	\$1,146.80
99	\$380.52	\$578.92	\$712.52	\$437.60	\$719.40	\$833.12	\$588.00	\$979.12	\$1,169.40
100	\$393.40	\$596.20	\$731.20	\$450.12	\$732.40	\$849.20	\$604.52	\$1,001.80	\$1,191.00