Commonwealth of Virginia

Long Term Care Program for Employees, Retirees, Spouses, Parents, Parent In-laws, Surviving Spouses

Five Year Plan with no Benefit Bank feature

Age	$1 Monthly Rates	Age	$1 Monthly Rates
≤20	0.028	56	0.353
21	0.029	57	0.387
22	0.031	58	0.422
23	0.034	59	0.465
24	0.036	60	0.509
25	0.037	61	0.560
26	0.041	62	0.615
27	0.045	63	0.680
28	0.049	64	0.752
29	0.053	65	0.818
30	0.058	66	0.904
31	0.062	67	1.005
32	0.067	68	1.087
33	0.073	69	1.180
34	0.079	70	1.283
35	0.084	71	1.398
36	0.090	72	1.528
37	0.098	73	1.672
38	0.104	74	1.834
39	0.110	75	2.012
40	0.118	76	2.213
41	0.126	77	2.437
42	0.133	78	2.682
43	0.142	79	2.944
44	0.150	80	3.207
45	0.159	81	3.444
46	0.169	82	3.670
47	0.180	83	3.918
48	0.192	84	4.140
49	0.205	85	4.331
50	0.219	86	4.544
51	0.235	87	4.723
52	0.250	88	4.871
53	0.273	89	4.995
54	0.298	90 +	5.075
55	0.324		

To calculate your premium:

1. Find the rate associated with your age on the chart above.
2. Multiply that rate by the amount you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.
4. Divide that number by the number of deductions/payments per year to determine your deduction/payment.

Examples: Annual premium for a person purchasing a **Daily Benefit Amount of $100**:

40 year old - $.118 x $100 = **$11.80/month x 12 months = $141.60**
50 year old - $.219 x $100 = **$21.90/month x 12 months = $262.80**
60 year old - $.509 x $100 = **$50.90/month x 12 months = $610.80**

Commonwealth of Virginia

Long Term Care Program for Employees, Retirees, Spouses, Parents, Parent In-laws, Surviving Spouses

Five Year Plan with Benefit Bank* feature

Age	$1 Monthly Rates	Age	$1 Monthly Rates
≤20	0.043	56	0.385
21	0.045	57	0.420
22	0.048	58	0.459
23	0.051	59	0.502
24	0.054	60	0.547
25	0.057	61	0.599
26	0.061	62	0.655
27	0.066	63	0.719
28	0.069	64	0.790
29	0.074	65	0.851
30	0.079	66	0.944
31	0.084	67	1.052
32	0.087	68	1.140
33	0.093	69	1.239
34	0.099	70	1.348
35	0.105	71	1.469
36	0.111	72	1.602
37	0.118	73	1.748
38	0.125	74	1.910
39	0.132	75	2.081
40	0.139	76	2.276
41	0.147	77	2.489
42	0.155	78	2.721
43	0.163	79	2.969
44	0.172	80	3.221
45	0.180	81	3.445
46	0.191	82	3.664
47	0.202	83	3.902
48	0.215	84	4.122
49	0.229	85	4.309
50	0.244	86	4.517
51	0.260	87	4.694
52	0.276	88	4.844
53	0.300	89	4.972
54	0.325	90 +	5.053
55	0.352		

To calculate your premium:

1. Find the rate associated with your age on the chart above.
2. Multiply that rate by the amount you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.
4. Divide that number by the number of deductions/payments per year to determine your deduction/payment.

Examples: Annual premium for a person purchasing a **Daily Benefit Amount of $100**:

40 year old - $.139 x $100 = **$13.90/month x 12 months = $166.80**
50 year old - $.244 x $100 = **$24.40/month x 12 months = $292.80**
60 year old - $.547 x $100 = **$54.70/month x 12 months = $656.40**

*Benefit Bank: if the insured elects to stop paying premiums after contributing to the plan for at least three years coverage will be extended. The plan will pay the greater of 100% of the contributions paid or one month of benefit if the insured becomes claim eligible in their lifetime.